

**Public Employee
Retirement System of
Idaho**

**2004
Member
Surveys**

**Final
Report**

April 2005

2004 Member Surveys

Public Employee Retirement System of Idaho

Final Report

Presented by:

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Executive Summary

In 2004, Clearwater Research, Inc., continued efforts begun in 2003 to collect information from PERSI members who had participated in one of the following five transactions: Retirement, Separation, Disability, Choice Plan loan, or Choice Plan rollover into the plan. Information was collected about member satisfaction with PERSI service delivery, customer service experiences, information accessibility and usability, and PERSI Website use. Clearwater Research conducted univariate and bivariate analyses of the 1,358 completed surveys to identify areas of excellence and opportunities to improve. This information will be used to guide future PERSI service offerings and administration.

The following sections highlight some of the results presented within the body of this report. Because of the nature and complexity of the research design and analysis, readers are cautioned against drawing strong conclusions based solely on this brief executive summary.

Disability Retirement Satisfaction Survey

- In 2004, 96% of Disability Retirement respondents indicated they were either *Somewhat satisfied* or *Very satisfied* overall with PERSI, that value was 62% in 2003.
- In 2004, 98% of Disability Retirement respondents indicated they were either *Somewhat satisfied* or *Very satisfied* with the outcome of their disability claim, that value in 2003 was 82%.
- In 2004, 87% (79% in 2003) of respondents read additional information provided by PERSI for disability retirement claims, and 100% (81% in 2003) of those respondents who read this information indicated it was *Somewhat useful* or *Very useful*.

Choice Plan Loan Process Satisfaction Survey

- In 2004, 93% (97% in 2003) of respondents were either *Somewhat satisfied* or *Very satisfied* overall with PERSI, and 88% (89% in 2003) of respondents were either *Somewhat satisfied* or *Very satisfied* with the service provided by PERSI staff.
- In 2004, 83% (93% in 2003) of respondents found the loan submission requirements to be either *Somewhat easy* or *Very easy*.
- In 2004, 43% (48% in 2003) of respondents read additional information provided by PERSI for Choice Plan loans, and 100% (also 100% in 2003) of those respondents who read this information found it to be *Somewhat useful* or *Very useful*.

Retirement Satisfaction Survey

- In 2004, 97% (also 97% in 2003) of respondents were either *Somewhat satisfied* or *Very satisfied* with the retirement process.
- In 2004, 48% (50% in 2003) of respondents received retirement counseling from a PERSI Member Representative, and 97% (96% in 2003) of those respondents who received retirement counseling were either *Somewhat satisfied* or *Very satisfied* with the service.
- In 2004, 96% (91% in 2003) of respondents found the retirement application process to be either *Somewhat easy* or *Very easy*.
- In 2004, 99% (also 99% in 2003) of those respondents found the information provided by PERSI to complete their retirement application to be *Somewhat useful* or *Very useful*.
- In 2004, 37% (34% in 2003) of respondents attended a Pre-Retirement Workshop offered by PERSI staff, and 96% (99% in 2003) of those respondents who attended these workshops found the information provided to be *Somewhat useful* or *Very useful*.

Choice Plan Rollover Satisfaction Survey

- In 2004, 86% (90% in 2003) of respondents were either *Somewhat satisfied* or *Very satisfied* overall with PERSI, and 80% (81% in 2003) of respondents were either *Somewhat satisfied* or *Very satisfied* with the rollover process.
- In 2004, 90% (93% in 2003) of respondents were either *Somewhat satisfied* or *Very satisfied* with the service provided by PERSI staff.
- In 2004, 60% (50% in 2003) rated the assistance they received from Mellon staff as either *Somewhat satisfied* or *Very satisfied*.
- In 2004, 89% (93% in 2003) of those respondents found the information provided by PERSI to complete their Choice Plan rollover to be *Somewhat useful* or *Very useful*.
- In 2004, 57% (48% in 2003) of respondents read additional information provided by PERSI for Choice Plan rollovers, and 88% (95% in 2003) of those respondents who read this information found it to be *Somewhat useful* or *Very useful*.

Separation Benefit Satisfaction Survey

- In 2004, 87% (82% in 2003) of respondents were either *Somewhat satisfied* or *Very satisfied* with the separation process, and 89% (86% in 2003) of respondents were either *Somewhat satisfied* or *Very satisfied* with the service provided by PERSI staff.
- In 2004, 94% (97% in 2003) of respondents found the submission of the separation benefit form to be either *Somewhat easy* or *Very easy*, and of those who read the information, 98% (96% in 2003) found the informational page provided by PERSI attached to the separation benefit form to be *Somewhat useful* or *Very useful*.
- In 2004, 73% (65% in 2003) of respondents were aware that their money could be left with PERSI, and 94% (87% in 2003) of respondents indicated that they knew the tax consequences of taking their money out early.

Introduction

Background

The Public Employee Retirement System of Idaho (PERSI) provides retirement and other benefits to over 100,000 public employee members statewide. PERSI also works with over 670 employers to provide these benefits and services to active members. PERSI has developed a comprehensive model of customer service satisfaction for both employers and members, which solicits feedback from stakeholder groups about PERSI policies and procedures.

Study Purpose

PERSI and Clearwater Research, Inc., developed five customer satisfaction survey instruments to elicit attitudes, perceptions, and experiences of PERSI members regarding the following five transactions:

- Disability Retirements
- Choice Plan Loans
- Retirements
- Choice Plan Rollovers
- Separation Benefits

The purpose of this research project was to provide empirical and quantitative information about PERSI members from the following five topic areas:

- Member Satisfaction
- Member Knowledge
- Customer Service,
- Access and Use of PERSI Information
- PERSI Website Use

Organization of Report

The report begins with a brief description of the research methods employed in this project, including questionnaire design, procedures for data collection, preparation, and analysis. The findings of the analyses are presented by topic in the order of appearance in the questionnaire.

Method

Survey Instrument

Clearwater Research collaborated extensively with PERSI staff to design five separate transaction surveys in 2003¹. The 2004 surveys were modified slightly to make necessary adjustments to existing items and allow for new questions to be added. The instruments contained items on member satisfaction, benefit knowledge, PERSI contact experiences, retirement planning, PERSI Website usage, and service recommendations. The questionnaire instruments were developed for active or recently retired PERSI members, and design elements were specifically incorporated for administration using a mail survey. The surveys were offered in English only.

Sampling

For this research effort, the member population was composed of all members who had initiated one of the five described transactions in 2004. Transaction files were extracted quarterly and sent to Clearwater Research to be surveyed. Multiple listings of different individuals with the same contact information (i.e., mailing address) were resolved before each fielding administration to ensure that no one person was surveyed more than once in the calendar year. Response rates are reported separately for each transaction survey below (Table 1).

Data Collection

Clearwater Research collected data for the five transaction surveys quarterly throughout 2004. Surveys were administered and collected for quarterly transactions, allowing approximately four weeks for return the completed survey (although all completed surveys returned were entered into the database). Introductory letters on PERSI letterhead were mailed with the survey for each data collection wave. No follow-up mailings were conducted.

Across all five surveys, a total of 1,358 completed surveys were received, entered, and analyzed, yielding a 32% overall response rate (24% in 2003). The number of completed surveys and associated response rates for each transaction type is provided in Table 1.

¹ Before the 2003 questionnaires were administered, cognitive testing was used to identify and remedy potential problems in the hard copy version of the survey instrument. For survey research, cognitive testing is used to diagnose questions that may be difficult to understand, have more than one meaning, are difficult to answer, or may lead members to answer in a particular way.

TABLE 1: Survey Performance by Transaction Type

Transaction Type	Sample Records	Completed Surveys	Response Rate
Disability Retirement	79	56	71%
Choice Plan Loan Process	155	62	40%
Retirement	1,219	733	60%
Choice Plan Rollover	167	99	59%
Separation Benefit	2,585	408	16%
Total	4,205	1,358	32%

Data Preparation

Survey responses were entered into a database programmed in Ci3. Prior to analysis, Clearwater Research followed a comprehensive routine of data preparation. Data were converted from the Ci3 database and formatted for review and analysis in SPSS, a commonly used statistical analysis software package. The original survey variables and response categories were labeled, and additional variables were created for the analysis as needed. In addition, open-ended responses were examined and cleaned for overall comprehension.

Coding

Clearwater Research has developed a standard set of procedures to prepare data for review and analysis. First, each variable was provided a unique label matching the CATI question number from the survey instrument. Next, each raw, labeled variable was recoded into a new variable to remove non-responsive answers (e.g., Don't Know, Refused).

Data Analysis

Clearwater Research used SPSS to analyze the data. The initial analyses involved frequency tables and descriptive statistics (e.g., mean, standard deviation) to examine

and characterize the distribution of responses for each variable. Comparisons were made between the 2004 results and the 2003 results where appropriate. In some instances there were insufficient number of cases to support analysis. Chi-square tests were primarily used to explore differences in response patterns and outcomes.

Findings and Interpretation

The results of the analysis are presented in the following order:

1. Disability Retirement Satisfaction Survey
2. Choice Plan Loan Process Satisfaction Survey
3. Retirement Satisfaction Survey
4. Choice Plan Rollover Satisfaction Survey
5. Separation Benefit Satisfaction Survey

The full text of the questions and answer categories is available for all five transaction surveys in Appendix A. On the following pages, charts, tables, and descriptions of survey results include survey question numbers for easy reference.

Disability Retirement Satisfaction Survey

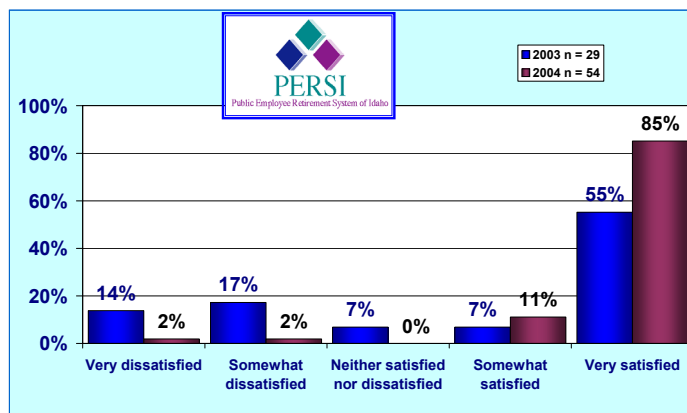
The sample frame for the Disability Retirement Satisfaction Survey included all PERSI members who had initiated a disability retirement transaction in 2004.

A total of 79 unduplicated sample records were provided to Clearwater Research and a census of these records was attempted. 56 completed surveys were returned by mail, yielding an overall response rate of 71%.

Overall Satisfaction With PERSI (Q1)

Q1: Consider your experiences with the Public Employee Retirement System of Idaho (PERSI) throughout the entire disability process. How satisfied or dissatisfied overall are you with PERSI?

FIGURE 1.1: Overall Satisfaction with PERSI (Q1)

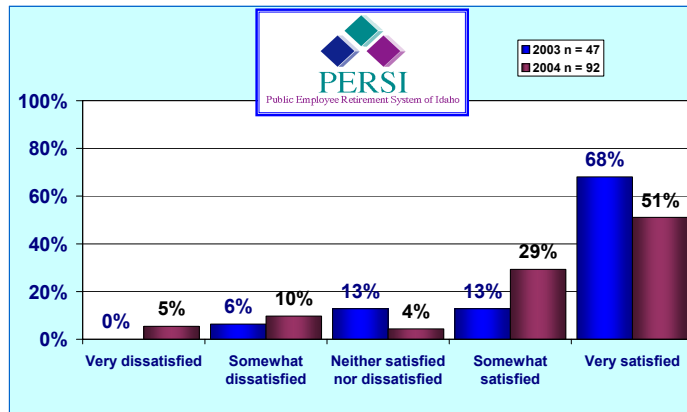


- All members in the sample were asked Q1, and a total of 54 answers were collected. (See Figure 1.1.)
- In 2004, 85% of members reported *Very satisfied* (n = 46), 11% reported *Somewhat satisfied* (n = 6), 0% reported *Neither satisfied nor dissatisfied* (n = 0), 2% reported *Somewhat dissatisfied* with (n = 1), and 2% reported *Very dissatisfied* (n = 1) with PERSI overall.
- Compared with 2003, a larger percentage of respondents reported they were *Very satisfied* with PERSI.

Satisfaction with PERSI's Disability Process (Q2)

Q2: Now, consider your experiences with PERSI throughout the entire disability process. How satisfied or dissatisfied overall are you with the disability process?

FIGURE 1.2: Satisfaction with PERSI's Disability Process (Q2)

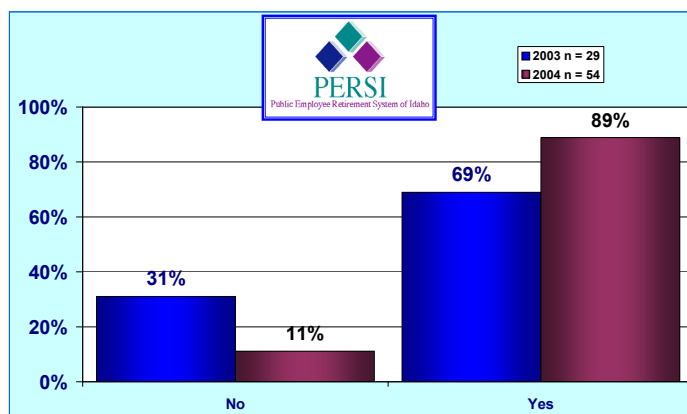


- All members in the sample were asked Q2, and a total of 92 answers were collected. (See Figure 1.2.)
- 51% of member reported they were *Very Satisfied* (n = 47), 29% were *Somewhat satisfied* (n = 27), 4% were *Neither satisfied nor dissatisfied* (n = 4), 10% were *Somewhat dissatisfied* (n = 9), and 5% were *Very dissatisfied* (n = 5) with PERSI's disability process.
- Compared with 2003, a smaller percentage of members reported they were *Very satisfied* with PERSI's disability process.

Disability Process Explained (Q4)

Q4: Did your PERSI Representative explain the entire disability process to you at the beginning?

FIGURE 1.3: Disability Process Explained (Q4)

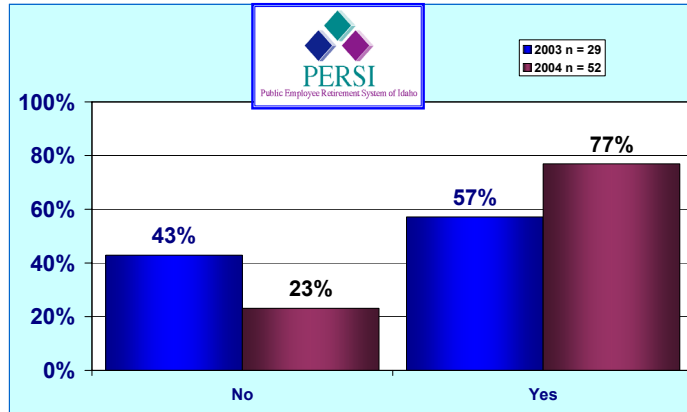


- All members in the sample were asked Q2, and a total of 54 answers were collected. (See Figure 1.3.)
- 89% indicated that a PERSI Representative explained the disability process to them (n = 48) and 11% indicated that a PERSI Representative had not explained the process to them (n = 6).
- Compared with 2003, a larger percentage of respondents reported that a PERSI Representative explained the entire disability process to them at the beginning.

VPA's Role in Process Explained (Q5)

Q5: Did your PERSI Representative explain the relationship of Voluntary Plan Administrators (VPA) to PERSI?

FIGURE 1.4: VPA's Role in Process Explained (Q5)

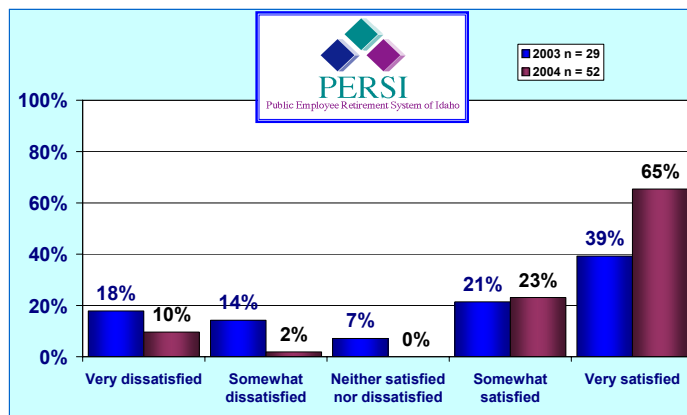


- All members in the sample were asked Q3, and a total of 52 answers were collected. (See Figure 1.4.)
- 77% indicated that a PERSI representative had explained the relationship of VPA to PERSI (n = 40) and 23% indicated that the relationship had not been explained (n = 12).
- Compared with 2003, a larger percentage of members indicated that a PERSI Representative had explained the relationship of VPA to PERSI.

Satisfaction With Service Provided by VPA (Q6)

Q6: Consider your experiences with VPA throughout the disability review. How satisfied or dissatisfied are you overall with VPA?

FIGURE 1.5: Satisfaction with Service Provided by VPA (Q6)

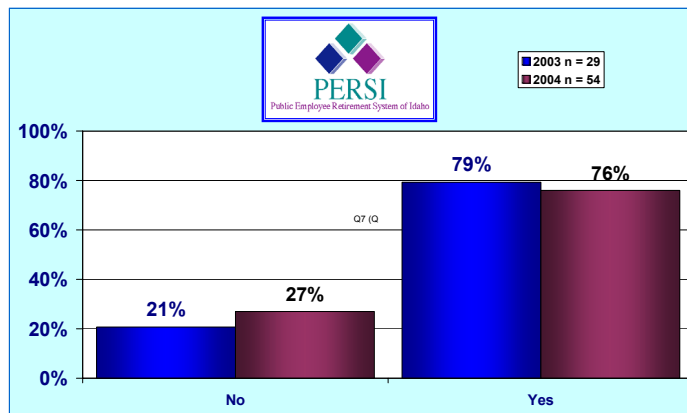


- All members in the sample were asked Q4, and a total of 52 answers were collected. (See Figure 1.5.)
- Overall, 65% reported they were *Very satisfied* (n = 34), 23% reported *Somewhat satisfied* (n = 12), 2% reported *Somewhat dissatisfied* (n = 1), and 10% reported *Very dissatisfied* (n = 5) with the service provided by VPA.
- Compared with 2003, a larger percentage of respondents reported that they were *Very satisfied* with the service provided by VPA.

Contacted VPA About Claim (Q7)

Q7: Did you call VPA about your disability claim?

FIGURE 1.6: Contacted VPA About Claim (Q7)

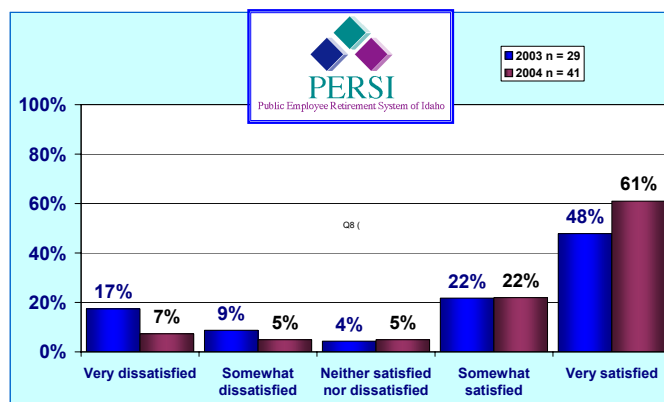


- All members in the sample were asked Q6, and a total of 54 answers were collected. (See Figure 1.6.)
- 76% indicated that they called VPA about their claim (n = 41) and 27% indicated that they did not call VPA about their claim (n = 13).

Satisfaction With Responsiveness of VPA (Q8)

Q8: How satisfied were you with the responsiveness of VPA in answering your disability claim questions?

FIGURE 1.7: Satisfaction with Responsiveness of VPA (Q8)

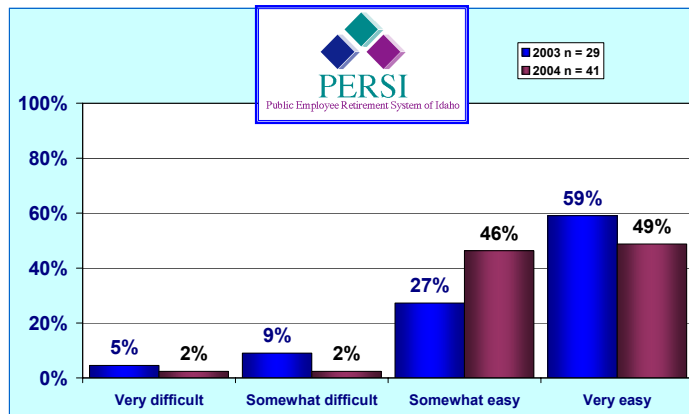


- Only those members who responded Yes to Q6 were asked Q7, and a total of 41 answers were collected (See Figure 1.7).
- Overall, 61% reported they were *Very satisfied* (n = 25), 22% reported *Somewhat satisfied* (n = 9), 5% reported *Neither satisfied nor dissatisfied* (n = 2), 5% reported *Somewhat dissatisfied* (n = 2), and 7% reported *Very dissatisfied* (n = 3) with the responsiveness of VPA.
- Compared with 2003, a larger percentage of members reported they were *Very satisfied* with the responsiveness of VPA.

Understandability of Materials Provided by VPA (Q9)

Q9: How easy was it to understand the written materials provided by VPA for your disability claim?

FIGURE 1.8: Understandability of Materials Provided by VPA (Q9)

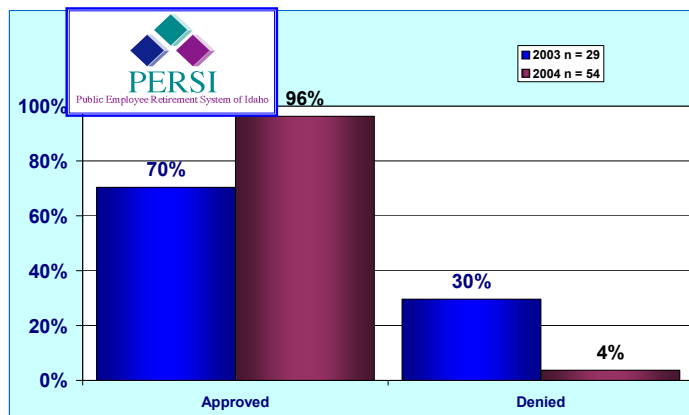


- Only those members who responded Yes to Q6 were asked Q8, and a total of 41 answers were collected. (See Figure 1.8.)
- Overall, 49% responded *Very easy* (n = 20), 46% responded *Somewhat easy* (n = 19), 2% responded *Somewhat difficult* (n = 1), and 2% responded *Very difficult* (n = 1) when asked about the understandability of the written materials provided by VPA.
- Compared with 2003, a smaller percentage of members responded that that it was *Very easy* to understand materials provided by VPA.

Disability Claim Outcome (Q11)

Q11: Was your disability claim approved or denied?

FIGURE 1.9: Disability Claim Outcome (Q11)

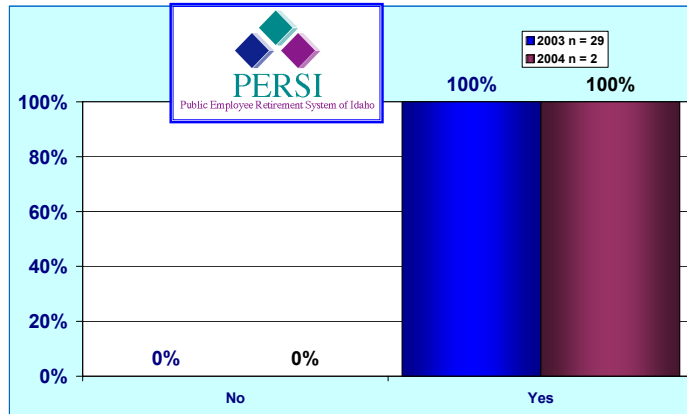


- All members in the sample were asked Q10, and a total of 54 answers were collected. (See Figure 1.9.)
- 96% indicated that their disability claim was *Approved* (n = 52), and 4% indicated that their disability claim was *Denied* (n = 2).
- Compared with 2003, a larger percentage of members indicated that their claim was *Approved*.

Appealed Denied Claim (Q12)

Q12: If your claim was denied, did you appeal?

FIGURE 1.10: Appealed Denied Claim (Q12)

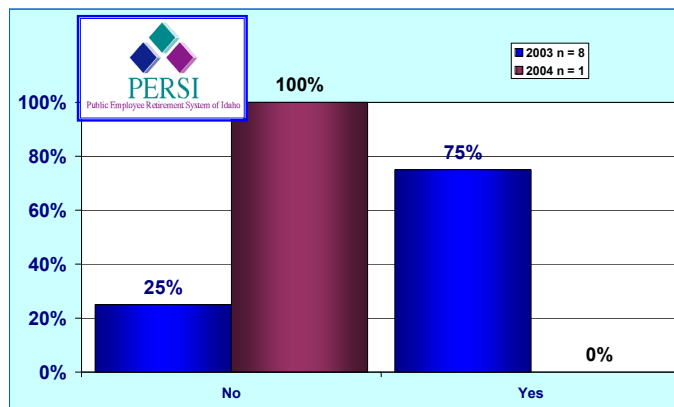


- Only those members who had their claims *Denied* (Q11) were asked Q12, and a total of 2 answers were collected. (See Figure 1.10.)
- All members who had their disability claims *Denied* appealed the decision (n = 2).

PERSI Staff Explained Options (Q13)

Q13: If your claim was denied, did your PERSI Representative explain your other options to you?

FIGURE 1.11: PERSI Staff Explained Options (Q13)

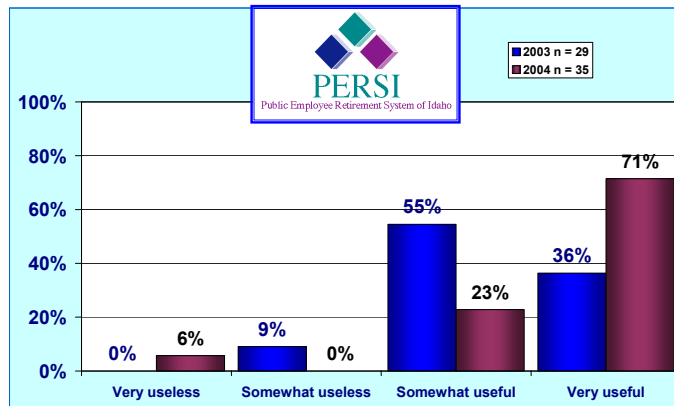


- Only those members who had their claims *Denied* (Q11) were asked Q13, and a total of 1 answer was collected. (See Figure 1.11.)
- The only individual who responded to Q13 reported that a PERSI representative did not explain options (n=1).

Usefulness of Information When Approved and Working With PERSI To Finalize Benefits (Q14)

Q14: If your claim was approved by VPA and you again started working with PERSI, how useful was the information provided by your PERSI Representative on your benefit, taxes, and insurance?

FIGURE 1.12: Usefulness of Information When Approved and Working With PERSI to Finalize Benefits (Q14)

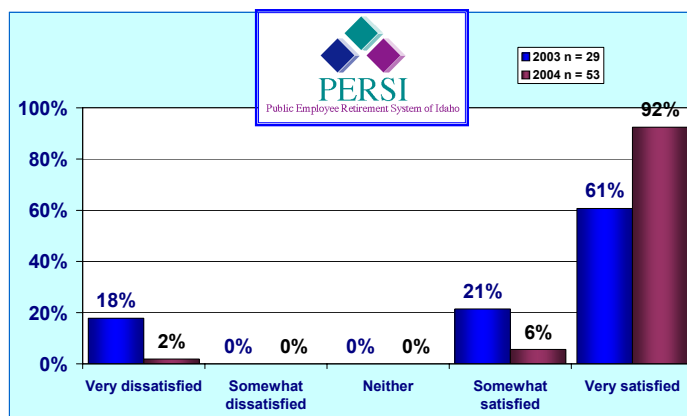


- All members in the sample were asked Q14, and a total of 35 answers were collected. (See Figure 1.12.)
- 71% indicated *Very useful* (n = 25), 23% indicated *Somewhat useful* (n = 8), 0% indicated *Somewhat useless* (n = 0), and 6% indicated *Very useless* (n = 2) when asked to evaluate the usefulness of the information provided by PERSI upon finalizing benefits.
- Compared with 2003, a larger percentage of respondents indicated that information provided by PERSI was *Very useful*.

Satisfaction With Claim Outcome (Q15)

Q15: How satisfied are you with the outcome of your disability claim?

FIGURE 1.13: Satisfaction With Claim Outcome (Q15)



- All members in the sample were asked Q14, and a total of 53 answers were collected. (See Figure 1.13.)
- 92% responded *Very satisfied* (n = 49), 6% responded *Somewhat satisfied* (n = 3), and 2% responded *Very dissatisfied* (n = 1) with the outcome of their disability claim.
- Compared with 2003, a larger percentage of members responded that they were *Very satisfied* with the outcome of their disability claim.

Number of Times PERSI Staff Contacted (Q17)

Q17: How many times did you contact PERSI staff regarding your disability claim?

- All members in the sample were asked Q17, and a total of 48 answers were collected.
- The responses ranged from 0 to 10 contacts, with the average number of contacts at 2.9. In 2003, responses ranged from 0 to 8 contacts with the average number of contacts at 2.8.

Number of Times VPA Staff Contacted (Q18)

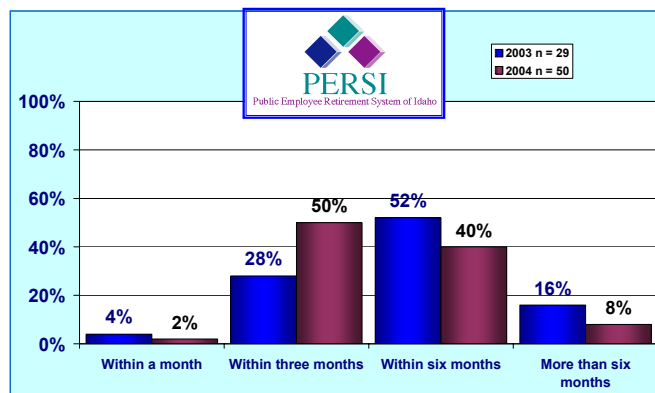
Q18: How many times did you contact VPA staff regarding your disability claim?

- All members in the sample were asked Q18, and a total of 47 answers were collected.
- The responses ranged from 0 to 12 contacts, with the average number of contacts at 2.7. This was nearly identical to responses in 2003.

Perceived Time Required For Claim Resolution (Q19)

Q19: How much time elapsed between the initiation of your disability claim with PERSI and its resolution with VPA?

FIGURE 1.14: Perceived Time Required for Claim Resolution (Q19)

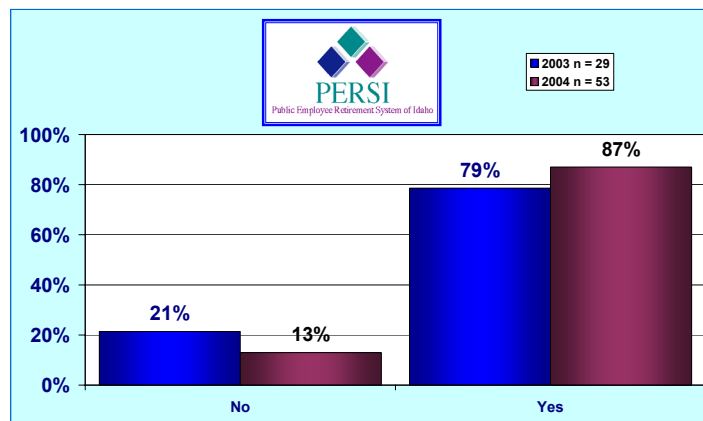


- All members in the sample were asked Q18, and a total of 50 answers were collected. (See Figure 1.14.)
- 2% responded *Within a month* (n = 1), 50% responded *Within three months* (n = 25), 40% responded *Within six months* (n = 20), and 8% responded *More than six months* (n = 4).

Read PERSI Disability Information (Q20)

Q20: Have you read any PERSI information on disability?

FIGURE 1.15: Read PERSI Disability Information (Q20)

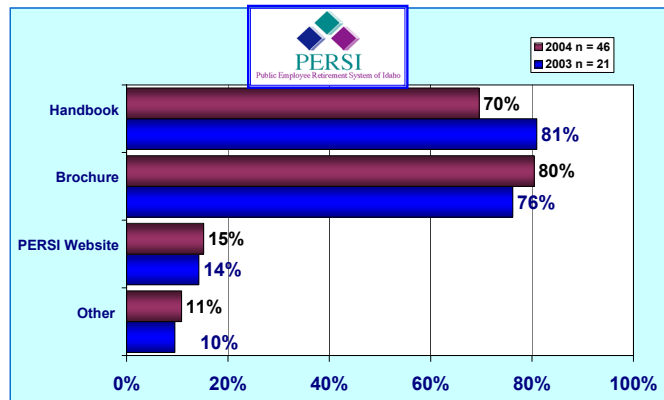


- All members in the sample were asked Q19, and a total of 53 answers were collected. (See Figure 1.15.)
- 87% indicated that they had read PERSI disability information (n = 46) and 13% indicated that they had not (n = 7).
- The question changed slightly between 2003 and 2004 making comparison between years difficult.

Type of PERSI Disability Information Read (Q21)

Q21: What PERSI disability-related information did you read?

FIGURE 1.16: Type of PERSI Disability Information Read (Q21)

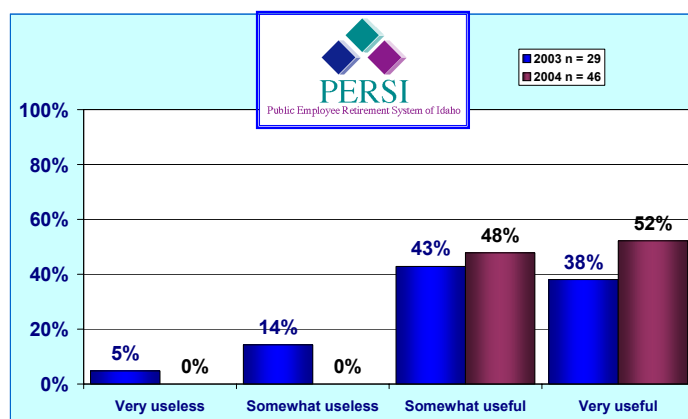


- Only those members who indicated that they had read PERSI disability information (Q20) were asked Q21, and a total of 46 respondents answered this question and multiple responses were allowed. (See Figure 1.16.)
- 70% indicated they had read information from the *Handbook* (n = 32), 80% indicated they had read information from a *Brochure* (n = 37), 15% indicated that they had read information on the *PERSI website* (n = 7), and 11% indicated they had read information through some *Other* source (n = 5).

Usefulness of PERSI Disability Information (Q22)

Q22: How useful was this information?

FIGURE 1.17: Usefulness of PERSI Disability Information (Q22)

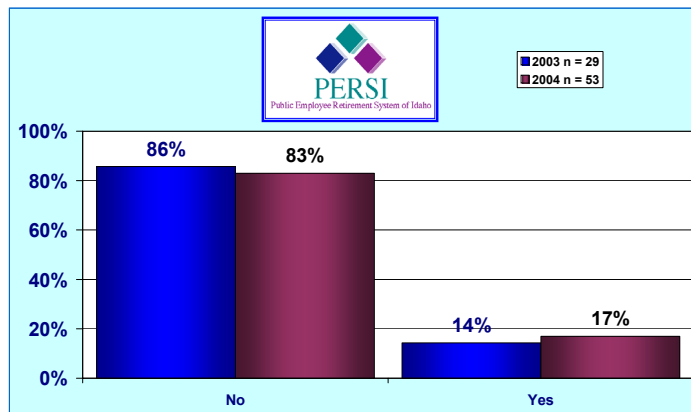


- Only those members who indicated that they had read PERSI disability information (Q20) were asked Q22, and a total of 46 answers were collected. (See Figure 1.17.)
- 52% found the information *Very useful* (n = 24) and 48% found the information *Somewhat useful* (n = 22).
- Compared with 2003, a larger percentage of members reported that the information was useful.

Accessed VPA Internet Site (Q24)

Q24: Did you access VPA's Internet site to look up the status of your claim?

FIGURE 1.18: Accessed VPA Internet Site (Q24)

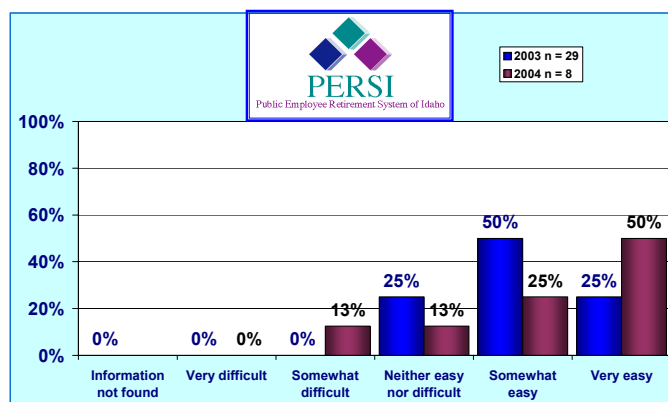


- All members in the sample were asked Q24, and a total of 53 answers were collected. (See Figure 1.18.)
- 17% responded that they had accessed VPA's Internet site to look up the status of their claim (n = 9) and 83% responded that they had not (n = 44).

Ease of Finding Information On VPA Internet Site (Q25)

Q25: How easy was it to find the information you wanted?

FIGURE 1.19: Ease of Finding Information on VPA Internet Site (Q25)

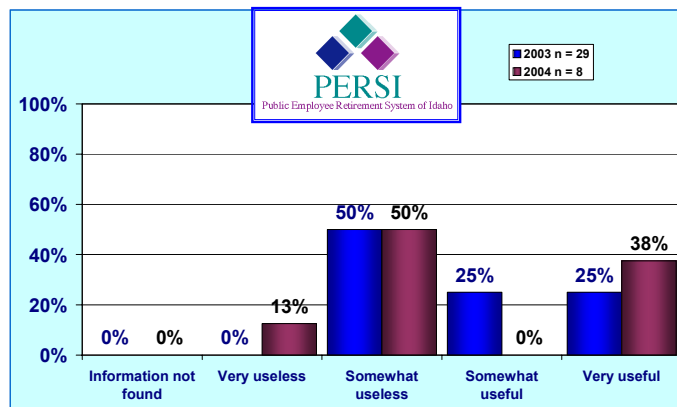


- Only those members who indicated that they had accessed the VPA Internet site (Q24) were asked Q25, and a total of 8 answers were collected. (See Figure 1.19.)
- 50% indicated *Very easy* (n = 4), 25% indicated *Somewhat easy* (n = 2), 13% indicated *Neither easy nor difficult* (n = 1), and 13% indicated *Somewhat difficult* (n = 1) when asked to evaluate the difficulty of finding information on the VPA Internet Site.
- Compared with 2003, no members reported that finding information on VPA's Internet site was *Very Easy*.

Usefulness of Information On VPA Internet Site (Q26)

Q26: How useful was the information on the VPA website?

FIGURE 1.20: Usefulness of Information on VPA Internet Site (Q26)



- Only those members who indicated that they had accessed the VPA Internet site (Q24) were asked Q26, and a total of 8 answers were collected. (See Figure 1.20.)
- 38% indicated *Very useful* (n = 3), 50% indicated *Somewhat useless* (n = 4), and 13% indicated *Very useless* (n = 1) when asked to evaluate the usefulness of the information on the VPA Internet Site.
- Compared to 2003, a larger percentage of members reported that information on the VPA website was *Very useful*, but a smaller percentage reported that it was *Somewhat useful*.

Additional Comments (Q27)

Q27: Are there any additional comments you would like to make about your disability retirement experience?

- All members in the sample were asked Q27, and a total of 29 answers were collected

Choice Plan Loan Process Satisfaction Survey

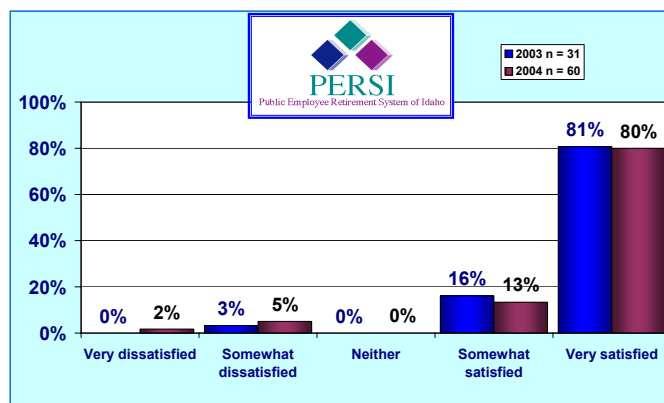
The sample frame for the Choice Plan Loan Process Satisfaction Survey included all PERSI members who had initiated a Choice Plan loan transaction during the third and fourth quarters of 2003 (July through December).

A total of 155 unduplicated sample records were provided to Clearwater Research across both data collection waves, and a census of these records was attempted. 62 completed surveys were returned by mail, yielding an overall response rate of 40%.

Overall Satisfaction with PERSI (Q1)

Q1: Consider your experiences with the Public Employee Retirement System of Idaho (PERSI) throughout the entire year. How satisfied or dissatisfied overall are you with PERSI?

FIGURE 2.1: Overall Satisfaction with PERSI (Q1)

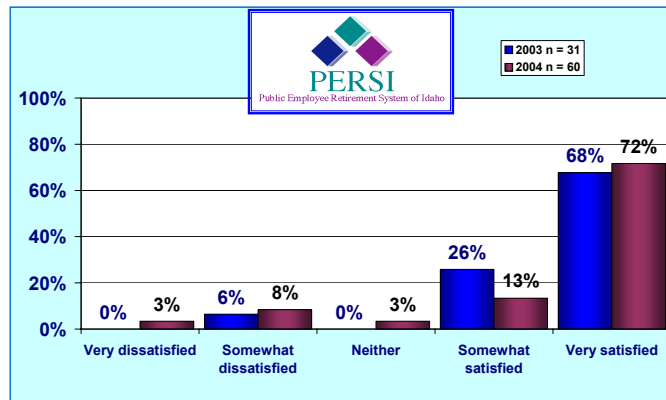


- All members in the sample were asked Q1, and a total of 60 answers were collected. (See Figure 2.1.)
- 80% were *Very satisfied* (n = 48), 13% were *Somewhat satisfied* (n = 8), 5% were *Somewhat dissatisfied* (n = 3), and 2% were *Very dissatisfied* (n = 1) with PERSI.

Satisfaction With Loan Process (Q2)

Q2: Consider all of your experiences with PERSI throughout the entire Choice Plan 401(k) loan process. How satisfied or dissatisfied overall are you with the loan process?

FIGURE 2.2: Satisfaction with Loan Process (Q2)



- All members in the sample were asked Q2, and a total of 60 answers were collected. (See Figure 2.2.)
- 72% were *Very satisfied* (n = 43), 13% were *Somewhat satisfied* (n = 8), 3% were *Neither satisfied nor dissatisfied* (n = 2), 8% were *Somewhat dissatisfied* (n = 5), and 3% were *Very dissatisfied* (n = 2) with the Choice Plan loan process.
- The wording of Q2 changed slightly between 2003 and 2004 making comparison difficult.

Number of Times PERSI Staff Contacted (Q4)

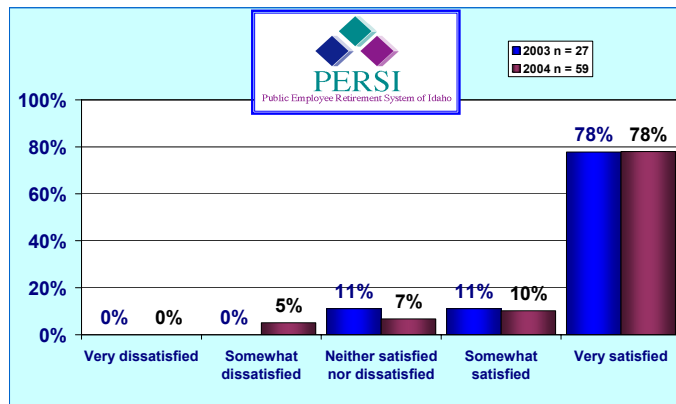
Q4: How many times did you contact PERSI staff regarding your Choice Plan loan?

- All members in the sample were asked Q4, and a total of 59 answers were collected.
- The responses ranged from 0 to 9 contacts with the average number of contacts at 2.1. The 2003 results of 0 to 4 contacts and an average number of contacts at 1.6 were smaller than those in 2004.

Satisfaction With Service Provided by PERSI (Q5)

Q5: How satisfied or dissatisfied are you with the assistance you received from PERSI staff?

FIGURE 2.3: Satisfaction with Service Provided by PERSI (Q5)

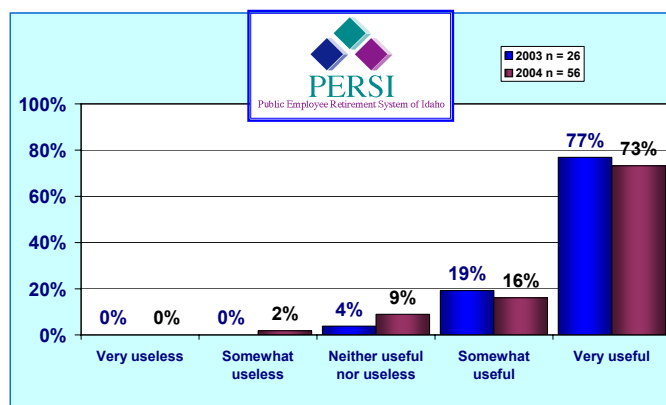


- All members in the sample were asked Q5, and a total of 59 answers were collected. (See Figure 2.3.)
- 78% were *Very satisfied* (n = 46), 10% were *Somewhat satisfied* (n = 6), 7% were *Neither satisfied nor dissatisfied* (n = 4), and 5% were *Somewhat dissatisfied* (n = 3) with the assistance provided by PERSI to complete the loan process.

Usefulness of Information Provided by PERSI (Q6)

Q6: How useful was the information you received from PERSI staff regarding your Choice Plan loan?

FIGURE 2.4: Usefulness of Information Provided by PERSI (Q6)



- All members in the sample were asked Q6, and a total of 56 answers were collected. (See Figure 2.4.)
- 73% responded *Very useful* (n = 41), 16% responded *Somewhat useful* (n = 9), 9% responded *Neither useful nor useless* (n = 5), and 2% responded *Somewhat useless* (n = 1) when asked to evaluate the usefulness of the Choice Plan loan information provided by PERSI.

Number of Times Mellon Staff Contacted (Q7)

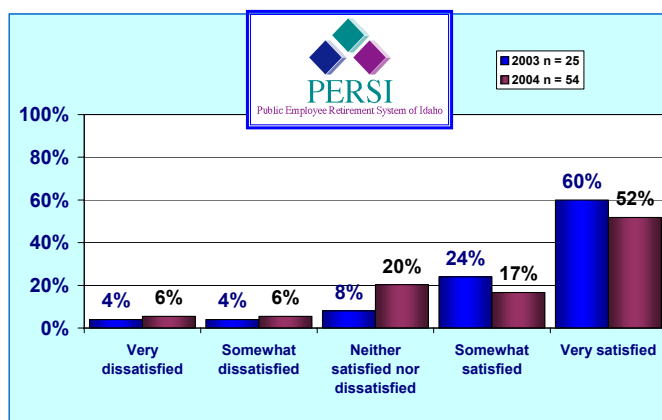
Q7: How many times did you contact Mellon staff regarding your Choice Plan loan?

- All members in the sample were asked Q7, and a total of 59 answers were collected.
- The responses ranged from 0 to 10 contacts with the average number of contacts at 1.3. In 2003, responses ranged from 0 to 4 contacts, with the average number of contacts at 1.1.

Satisfaction With Service Provided by Mellon (Q8)

Q8: How satisfied or dissatisfied are you with the assistance you received from Mellon staff?

FIGURE 2.5: Satisfaction with Service Provided by Mellon (Q8)

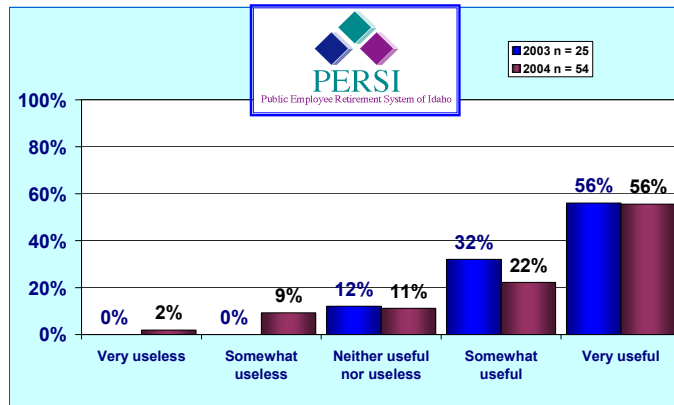


- All members in the sample were asked Q8, and a total of 54 answers were collected (See Figure 2.5).
- 52% reported they were *Very satisfied* (n = 28), 17% reported *Somewhat satisfied* (n = 9), 20% reported *Neither satisfied nor dissatisfied* (n = 11), 6% reported *Somewhat dissatisfied* (n = 3), and 6% reported *Very dissatisfied* (n = 3) when asked to evaluate the service provided by Mellon.
- Compared with 2003, a smaller percentage of members reported they were *Very satisfied* with the service provided by Mellon.

Usefulness of Information Provided by Mellon (Q9)

Q9: How useful was the information you received from Mellon staff regarding your Choice Plan loan?

FIGURE 2.6: Usefulness of Information Provided by Mellon (Q9)

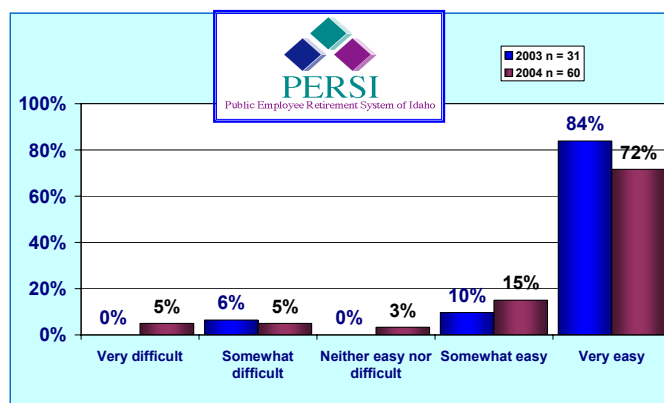


- All members in the sample were asked Q9, and a total of 54 answers were collected (See Figure 2.6).
- Overall, 56% replied *Very useful* (n = 30), 22% replied *Somewhat useful* (n = 12), 1% replied *Neither useful nor useless* (n = 6), 9% replied *Somewhat useless* (n = 5), and 2% replied *Very useless* (n = 1) when asked to evaluate the usefulness of the Choice Plan loan information provided by Mellon.

Ease of Submitting Request to Mellon (Q10)

Q10: How easy was it to submit your Choice Plan loan request to Mellon?

FIGURE 2.7: Ease of Submitting Request to Mellon (Q10)

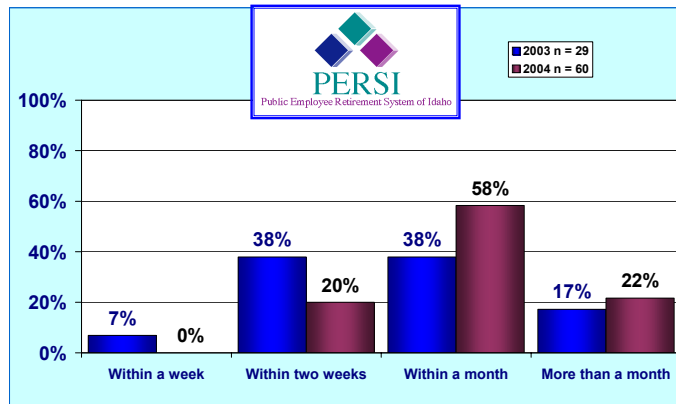


- All members in the sample were asked Q10, and a total of 60 answers were collected. (See Figure 2.7.)
- 72% responded *Very easy* (n = 43), 15% responded *Somewhat easy* (n = 9), 3% responded *Somewhat difficult* (n = 2), 5% responded *Somewhat difficult* (n = 3), and 5% respondent *Very difficult* (n = 3) when asked to evaluate the ease of submitting their Choice Plan loan request to Mellon.
- Compared with 2003, a smaller percentage of members responded that it was *Very easy* to submit their loan request to Mellon.

Perceived Time Required for Loan (Q11)

Q11: How much time elapsed between the initiation of your Choice Plan loan with Mellon and its payment?

FIGURE 2.8: Perceived Time Required for Loan (Q11)

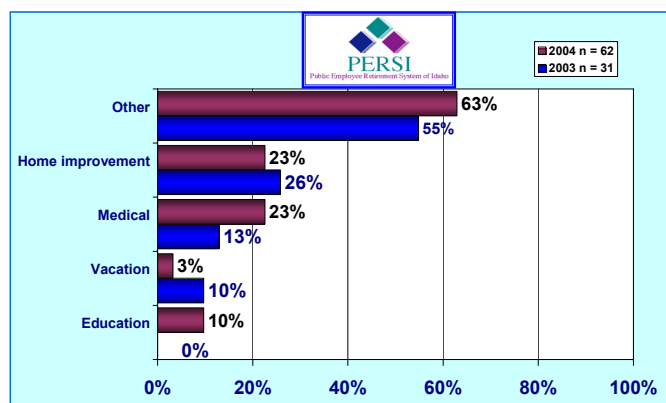


- All members in the sample were asked Q11, and a total of 60 answers were collected. (See Figure 2.8.)
- 20% responded *Within two weeks* (n = 12), 58% responded *Within a month* (n = 35), and 22% responded *More than a month* (n = 13) when asked how much time elapsed between submission of the loan request and its payment.
- Compared with 2003, a larger percentage of members reported that the initiation and payment of their loan happened *Within a month*.

Reasons For Taking a Choice Plan Loan (Q12)

Q12: Why did you take a Choice Plan loan?

FIGURE 2.9: Reasons for Taking a Choice Plan Loan (Q12)

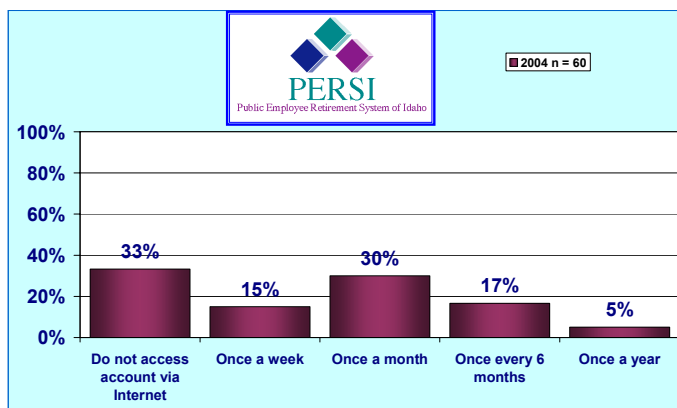


- All members in the sample were asked Q12. A total of 62 respondents answered the question and multiple responses were allowed. (See Figure 2.9.)
- 63% responded *Other* (n = 39), 23% responded *Home Improvement* (n = 14), 23% responded *Medical* (n = 14), 3% responded *Vacation* (n = 2), and 10% responded *Education* (n = 6) when asked why they chose to take a Choice Plan loan.

Accessed Choice Plan Account Through Internet (Q13)

Q13: Which of the following best describes how frequently you access your Choice Plan account on the Internet?

FIGURE 2.10: Accessed Choice Plan Account Through Internet (Q13)

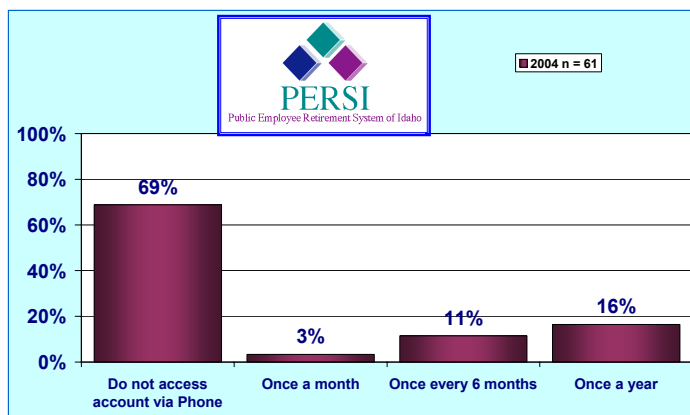


- All members in the sample were asked Q13, and a total of 60 answers were collected. (See Figure 2.10.)
- 33% responded *Do not access account via Internet* (n = 20), 15% responded *Once a week* (n = 5), 30% responded *Once a month* (n = 18), 17% responded *Once every 6 months* (n = 10), and 5% responded *Once a year* (n = 3) when asked how frequently they accessed their Choice Plan through the Internet.

Frequency of Phone Access (Q14)

Q16: Which of the following best describes how frequently you access your Choice Plan account via the automated phone system?

FIGURE 2.11: Frequency of Phone Access (Q14)



- All members in the sample were asked Q16, and a total of 61 answers were collected. (See Figure 2.11.)
- 69% replied *Do not access account via phone* (n = 42), 3% replied *Once a month* (n = 2), 11% replied *Once every 6 months* (n = 7), and 16% replied *Once a year* (n = 10), when asked how frequently they had accessed their Choice Plan account through the automated phone system.

Preference of Accessing Choice Plan Account Information (Q15)

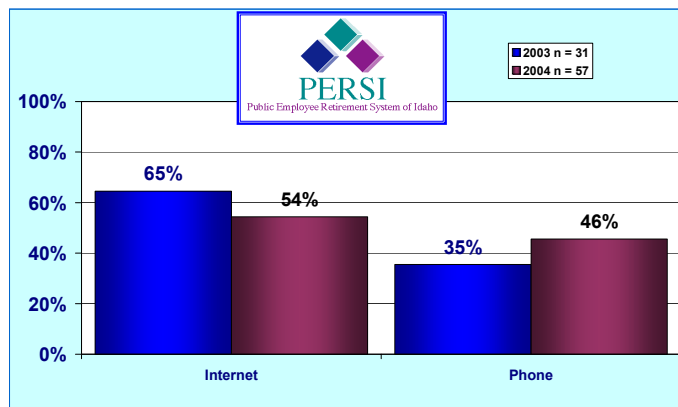
Q15: If you have used both methods of acquiring your Choice Plan account information, could you describe why you prefer one method over the other?

- All members were asked Q15 and a total of 19 answers were collected.

How Loan Was Initiated (Q16)

Q16: Did you initiate your loan via the Internet or by phone?

FIGURE 2.12: How Loan Was Initiated (Q16)

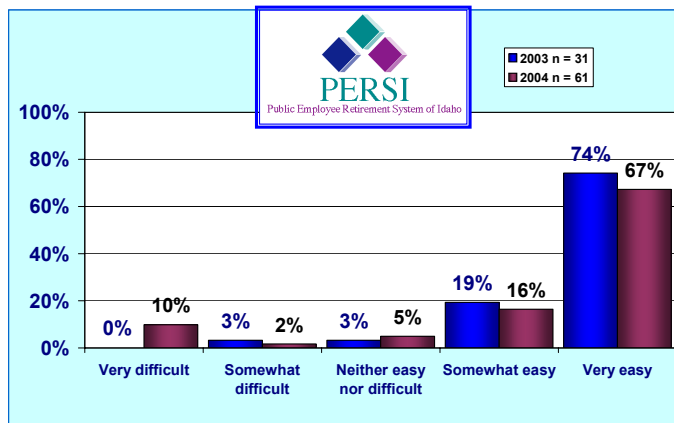


- All members in the sample were asked Q16, and a total of 57 answers were collected (See Figure 2.12).
- 46% indicated that they initiated their loan through the *Phone* (n = 26), and 54% indicated that they initiated their loan through the *Internet* (n = 31).
- Compared with 2003, a larger percentage of members initiated their loan by phone.

Ease of Loan Process (Q17)

Q17: How easy was it to complete the loan process?

FIGURE 2.13: Ease of Loan Process (Q17)

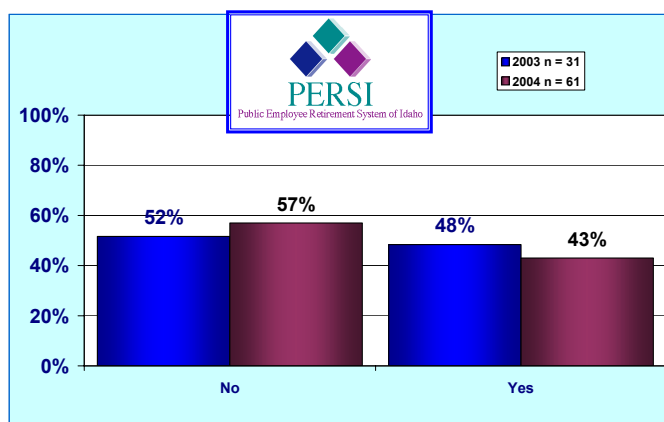


- All members in the sample were asked Q17, and a total of 61 answers were collected. (See Figure 2.13.)
- 67% responded *Very easy* (n = 41), 16% responded *Somewhat easy* (n = 10), 5% responded *Neither easy nor difficult* (n = 3), 2% responded *Somewhat difficult* (n = 1), and 10% respondent *Very difficult* (n = 6) when asked to evaluate the ease of completing the loan process.
- Compared with 2003, a smaller percentage of members responded that the loan process was *Very easy*.

Read Additional Choice Plan Loan Materials (Q19)

Q19: Have you read any additional material on Choice Plan loans?

FIGURE 2.14: Read Additional Choice Plan Loan Materials (Q19)

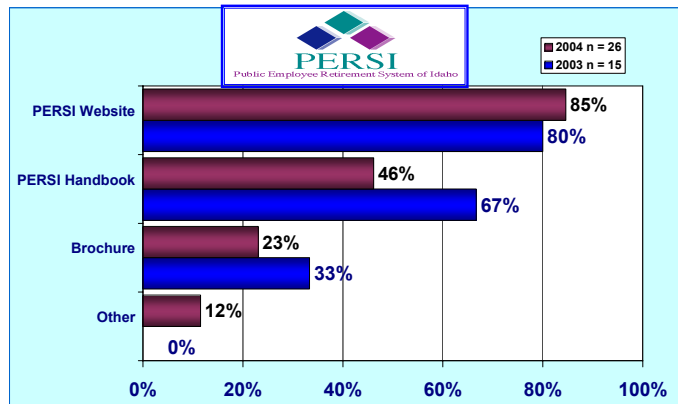


- All members in the sample were asked Q19, and a total of 61 answers were collected. (See Figure 2.14.)
- Overall, 43% responded Yes (n = 26) and 57% responded No (n = 35) when asked whether they had read any additional PERSI information on Choice Plan loans.

Additional Information Resources Used (Q20)

Q20: Which of the following resources did you use?

FIGURE 2.15: Additional Information Resources Used (Q20)

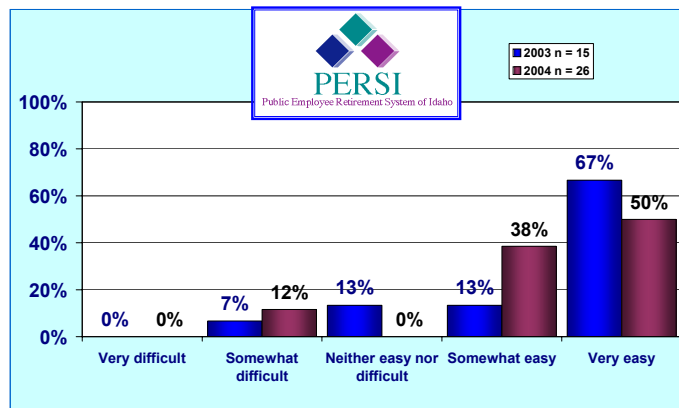


- Only those respondents who indicated that they had read additional PERSI materials (Q19) were asked Q20. A total of 26 respondents answered the question and multiple responses were allowed (See Figure 2.15).
- 85% responded *PERSI Website* (n = 22), 46% responded *PERSI Handbook* (n = 12), 23% responded *Brochure* (n = 6), and 12% responded *Other* (n = 3) when asked to identify what additional resources they had used.
- Compared with 2003, a smaller percentage of members reported using the PERSI Handbook.

Ease of Finding Information (Q21)

Q21: How easy was it to find the information you wanted?

FIGURE 2.16: Ease of Finding Information (Q21)

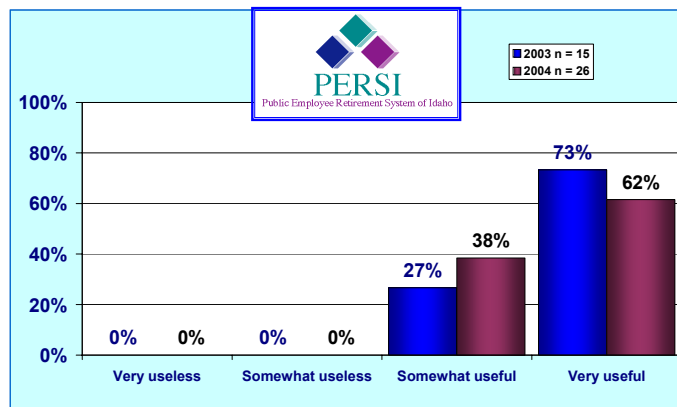


- Only those respondents who indicated that they had read additional PERSI materials (Q19) were asked Q21, and a total of 26 answers were collected. (See Figure 2.16.)
- 50% responded *Very easy* (n = 13), 39% responded *Somewhat easy* (n = 10), and 12% responded *Somewhat difficult* (n = 3) when asked to evaluate the ease of finding additional information about Choice Plan loans.
- Compared with 2003, a smaller percentage of members reported that finding information was *Very easy*.

Usefulness of Information (Q22)

Q22: How useful was the information you found?

FIGURE 2.17: Usefulness of Information (Q22)



- Only those respondents who indicated that they had read additional PERSI materials (Q19) were asked Q22, and a total of 26 answers were collected. (See Figure 2.17.)
- 62% replied *Very useful* (n = 16) and 38% replied *Somewhat useful* (n = 10) when asked to evaluate the usefulness of additional information about Choice Plan loans.
- Compared with 2003, a smaller percentage of members reported that information was *Very useful*.

How Information Made More Useful (Q23)

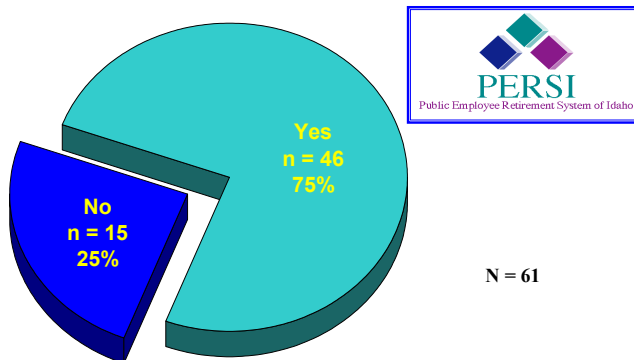
Q23: What, if anything, would have made this information more useful?

- Only those respondents who indicated that they had read additional PERSI materials (Q21) were asked to describe what could be done to make this additional information about Choice Plan loans more useful (Q25). A total of 3 answers were collected.

Contribution to Choice Plan (Q24)

Q24: Are you contributing to your Choice Plan 401(k) while you are repaying your loan?

FIGURE 2.18: Contribution to Choice Plan (Q24)

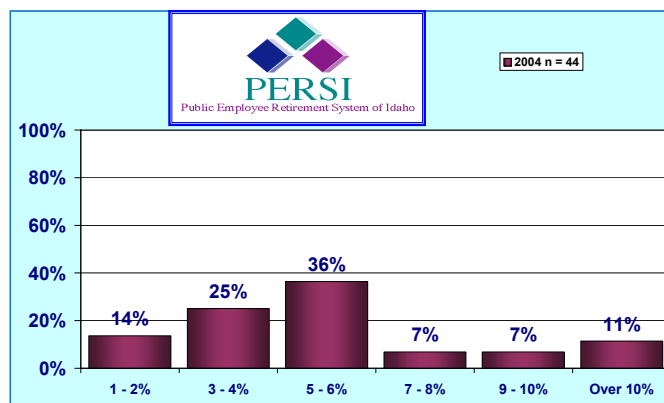


- All members in the sample were asked Q24, and a total of 61 answers were collected. (See Figure 2.18.)
- 75% responded Yes (n = 46) and 25% responded No (n = 15) when asked whether they were contributing to their Choice Plan 401(k) while repaying their loan.

Amount of Contribution to Choice Plan (Q25)

Q25: What percent of pay to you contribute?

FIGURE 2.19: Amount of Contribution to Choice Plan (Q24)

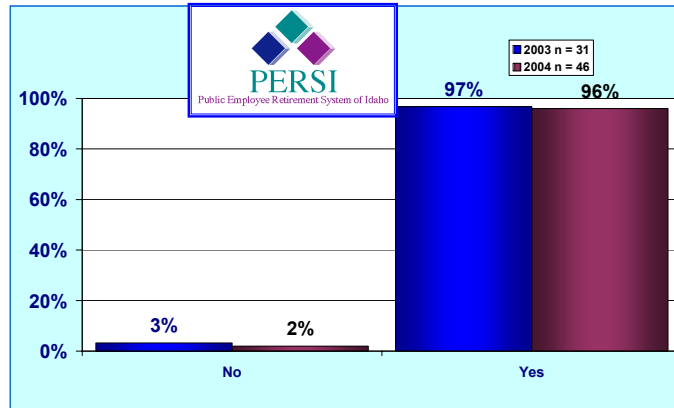


- All members in the sample were asked Q24, and a total of 44 answers were collected. (See Figure 2.19.)
- 14% contributed 1-2% (n = 6), 25% contributed 3-4% (n = 11), 36% contributed 5-6% (n = 16), 7% contributed 7-8% (n = 3), 7% contributed 9-10% (n = 3), and 11% contributed Over 10% (n = 5).

Intend to Contribute to Choice Plan (Q26)

Q26: Once your loan is repaid, do you plan on contributing to the Choice Plan again?

FIGURE 2.20: Intend to Contribute to Choice Plan (Q26)



- All members in the sample were asked Q26, and a total of 46 answers were collected. (See Figure 2.20.)
- 96% responded that they planned to contribute to the Choice Plan once their loan was repaid (n = 44) and 2% responded that they did not (n = 1).

Retirement Satisfaction Survey

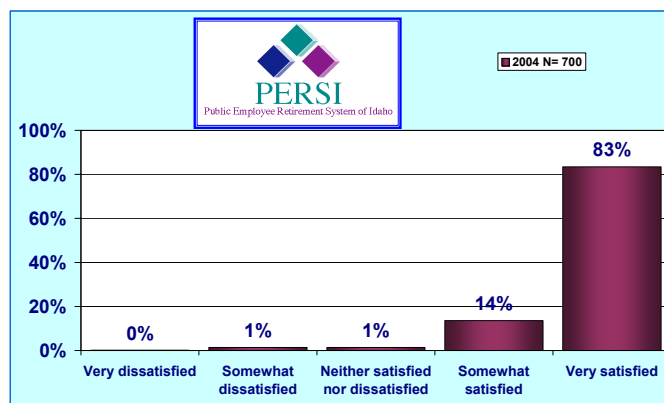
The sample frame for the Retirement Satisfaction Survey included all PERSI members who had initiated a retirement transaction in 2004.

A total of 1,219 unduplicated sample records were provided to Clearwater Research, and a census of these records was attempted. 733 completed surveys were returned by mail, yielding an overall response rate of 60%.

Overall Satisfaction with PERSI (Q1)

Q1: Consider *all* of your experiences with the Public Employee Retirement System of Idaho (PERSI). How satisfied or dissatisfied overall are you with PERSI?

FIGURE 3.1: Overall Satisfaction with PERSI (Q1)

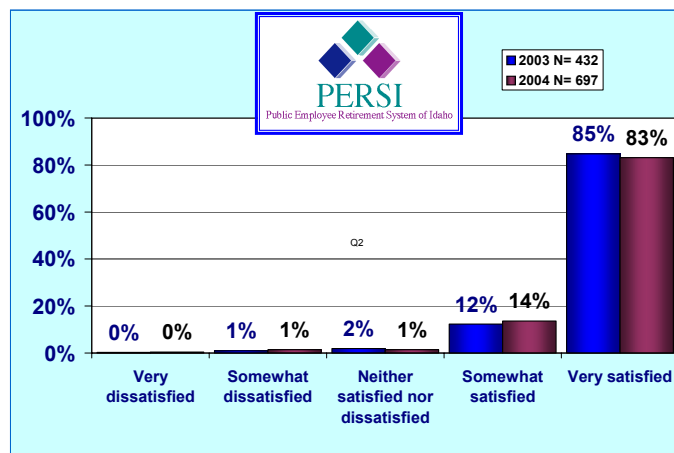


- All members in the sample were asked Q1, and a total of 700 answers were collected. (See Figure 3.1.)
- 84% were *Very satisfied* (n = 584), 14% were *Somewhat satisfied* (n = 95), 1% were *Neither satisfied nor dissatisfied* (n = 10), 1% were *Somewhat dissatisfied* (n = 10), and <1% were *Somewhat dissatisfied* (n = 1) with PERSI.

Satisfaction with Retirement Process (Q2)

Q2: Now, consider your experiences with PERSI throughout the entire retirement process. How satisfied or dissatisfied overall are you with the retirement process?

FIGURE 3.2: Satisfaction with Retirement Process (Q2)

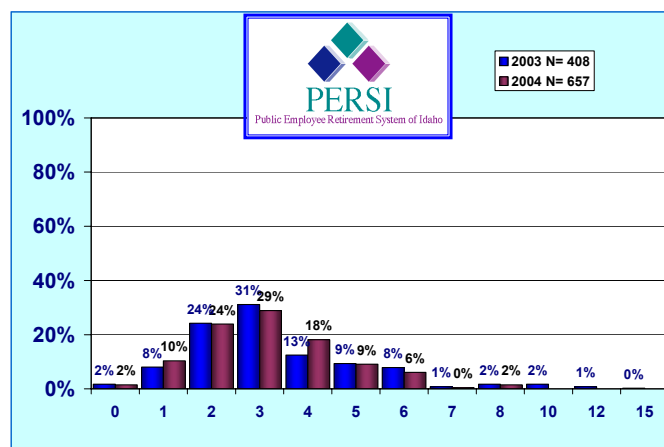


- All members in the sample were asked Q2, and a total of 697 answers were collected (See Figure 3.2).
- Overall, 83% were *Very satisfied* (n = 579), 14% were *Somewhat satisfied* (n = 95), 1% were *Neither satisfied nor dissatisfied* (n = 10), 1% were *Somewhat dissatisfied* (n = 10), and <1% were *Somewhat dissatisfied* (n = 3) with PERSI.

Number of Times PERSI Staff Contacted (Q4)

Q4: How many times did you contact PERSI staff regarding your Choice Plan loan?

FIGURE 3.3: Number of Times PERSI Staff Contacted (Q4)

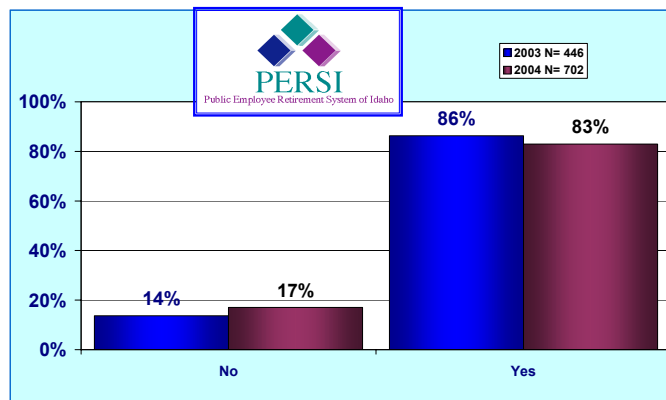


- All member in the sample were asked Q3, and a total of 657 answers were collected. (See Figure3.3.)
- The responses ranged from 0 to 8 contacts, with the average number of contacts at 3.4.

Requested Retirement Estimate (Q5)

Q5: Did you request retirement estimates from PERSI?

FIGURE 3.4: Requested Retirement Estimates (Q5)

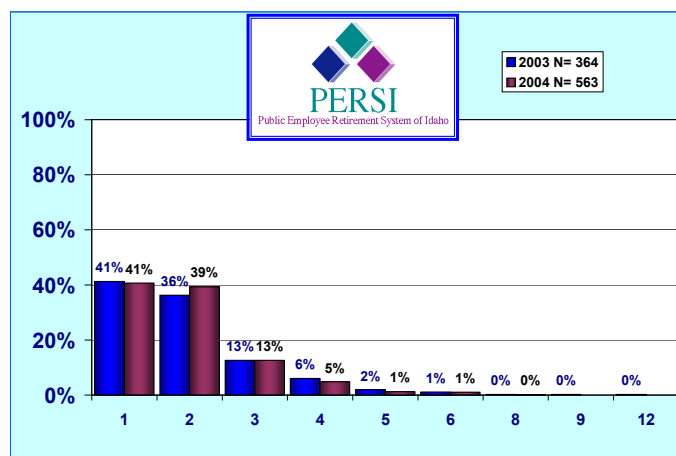


- All members in the sample were asked Q5, and a total of 702 answers were collected. (See Figure 3.4.)
- 83% responded Yes (n = 586) and 17% responded No (n = 116) when asked if they had requested retirement estimates from PERSI staff.

Number of Retirement Estimates Requested (Q6)

Q6: How many retirement estimates did you request?

FIGURE 3.5: Requested Retirement Estimates (Q6)

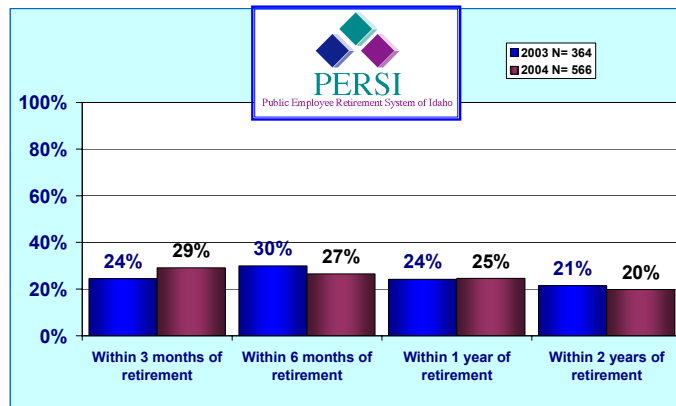


- Only those respondents who indicated that they had requested a retirement estimate (Q5) were asked Q6, and a total of 563 answers were collected. (See Figure 3.5.)
- The responses ranged from 1 to 10 requests, with the average number of requests at 1.9.

When Retirement Estimates Requested (Q7)

Q7: Over what time period did you request your retirement estimate(s)?

FIGURE 3.6: When Retirement Estimates Requested (Q7)

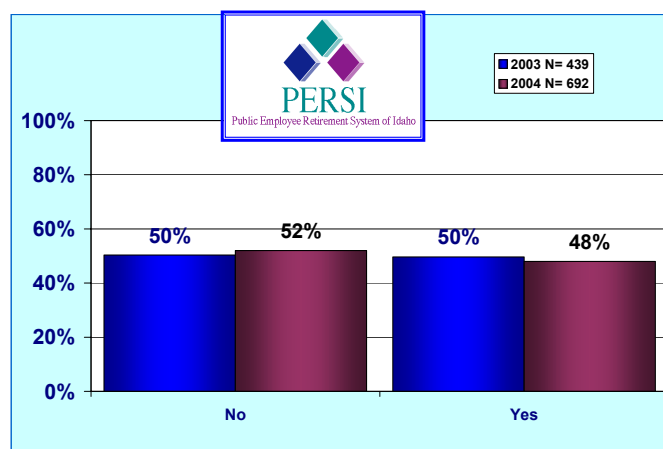


- Only member who answered Yes to Q4 were asked Q7, and a total of 566 answers were collected. (See Figure 3.6.)
- 29% indicated *Within 3 months of retirement* (n = 165), 27% indicated *Within 6 months of retirement* (n = 150), 25% indicated *Within 1 year of retirement* (n = 139), and 20% indicated *Within 2 years of retirement* (n = 112) when asked when they had made their retirement estimate request.

Received Retirement Counseling From PERSI (Q8)

Q8: Did you receive retirement counseling from a PERSI Member Representative?

FIGURE 3.7: Received Retirement Counseling From PERSI (Q8)



- All members in the sample were asked Q8, and a total of 692 answers were collected. (See Figure 3.7.)
- 48% responded that they received retirement counseling from a PERSI Member Representative (n = 331) and 52% responded they had not (n = 361).

Counsel From PERSI Member Representative (Q9)

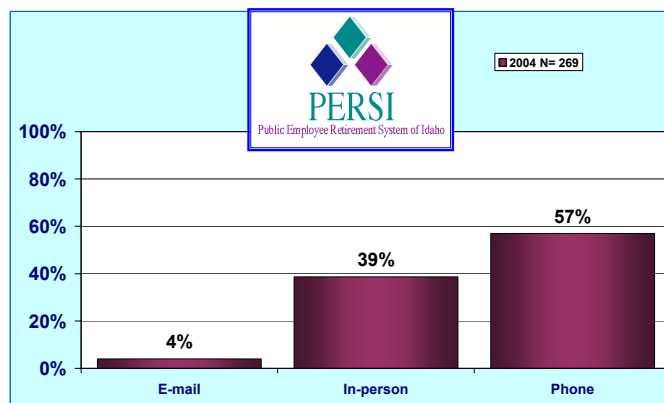
Q9: From which PERSI Member Representative did you receive counseling?

- Only those members who indicated that they had received retirement counseling from a PERSI Member Representative (Q8) were asked Q9, and a total of 263 answers were collected.

How Contacted PERSI Member Representative (Q10)

Q10: How did you contact the PERSI Member Representative?

FIGURE 3.8: How Contacted PERSI Member Representative (Q10)



- Only those members who indicated that they had received retirement counseling from a PERSI Member Representative (Q8) were asked Q10, and a total of 269 answers were collected (See Figure 3.8).
- Overall, 57% responded *Phone* (n = 154), 39% responded *In-person* (n = 104), and 4% responded *E-mail* (n = 11) when asked how they had contacted their PERSI Member Representative.
- Due to a change in the wording of the question, 2003 data cannot be compared to 2004 data.

Length of Meeting With PERSI Member Representative (Q11)

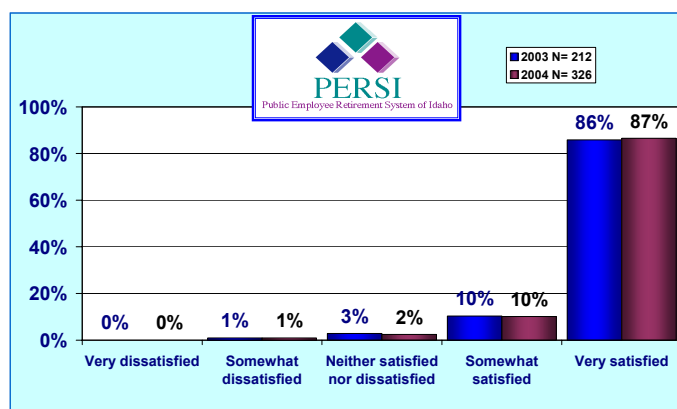
Q11: If contacted in person, approximately how long did you meet with the PERSI Member Representative?

- Only those respondents who indicated that they had met with a PERSI Member Representative (Q8) were asked Q11, and a total of 2288 answers were collected.
- The responses ranged from 0 to 130 minutes, with the average meeting lasting 34.2 minutes.

Satisfaction With Retirement Counseling (Q12)

Q12: How satisfied are you with the retirement counseling you received?

FIGURE 3.9: Satisfaction With Retirement Counseling (Q12)

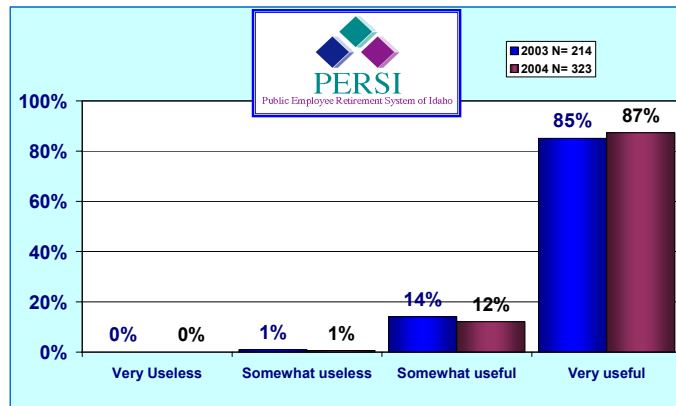


- Only those respondents who indicated that they had met with a PERSI Member Representative (Q8) were asked Q12, and a total of 326 answers were collected. (See Figure 3.9.)
- Overall, 87% were *Very satisfied* (n = 282), 10% were *Somewhat satisfied* (n = 33), 2% were *Neither satisfied nor dissatisfied* (n = 8), and 1% was *Somewhat dissatisfied* (n = 3) with the retirement counseling they received from PERSI.

Usefulness of Retirement Planning Information (Q13)

Q13: How useful was the information provided by the PERSI Representative in planning for your retirement?

FIGURE 3.10: Usefulness of Retirement Planning Information (Q13)

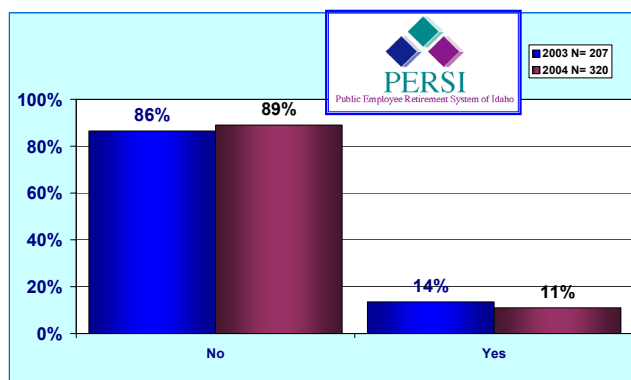


- Only those respondents who indicated that they had met with a PERSI Member Representative (Q8) were asked Q13, and a total of 323 answers were collected. (See Figure 3.10..
- 87% replied *Very useful* (n = 282), 12% replied *Somewhat useful* (n = 39), and 1% replied *Somewhat useless* (n = 2) when asked to evaluate the usefulness of the retirement counseling they received from PERSI.

Delayed Retirement Based On Information (Q14)

Q14: Did you delay retirement at all based on the information you received from the PERSI Representative?

FIGURE 3.11: Delayed Retirement Based On Information (Q14)

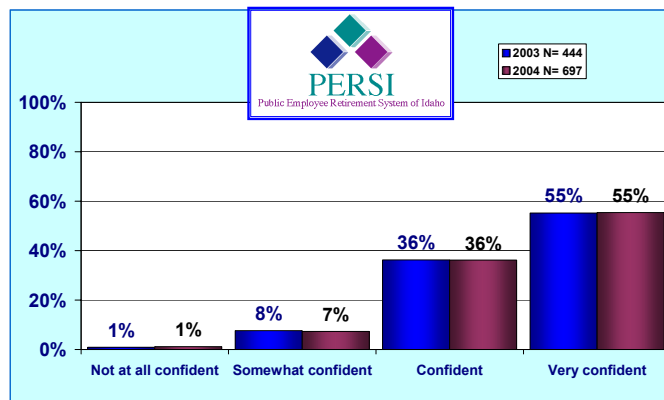


- Only those respondents who indicated that they had met with a PERSI Member Representative (Q8) were asked Q14, and a total 320 answers were collected. (See Figure 3.11.)
- 11% responded that they had delayed retirement based on information received from a PERSI Representative (n = 35) and 89% responded that they had not delayed retirement (n = 285).

Confidence In Understanding Retirement Options (Q15)

Q15: How confident are you that you understand all of the retirement options available?

FIGURE 3.12: Confidence In Understanding Retirement Options (Q15)

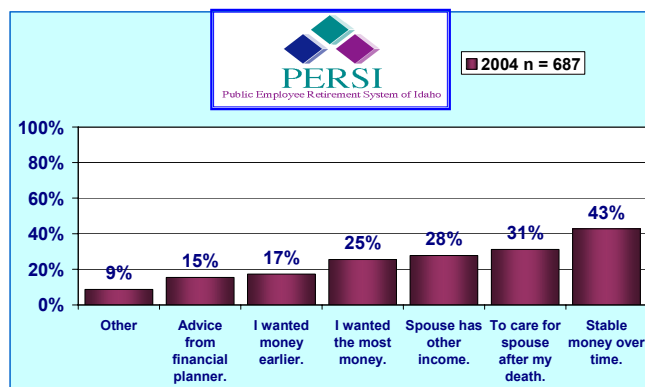


- All members in the sample were asked Q15, and a total of 697 answers were collected. (See Figure 3.12.)
- Overall, 55% were *Very confident* (n = 386), 36% were *Somewhat confident* (n = 252), 7% *Somewhat confident* (n = 51), and 1% were *Not at all confident* (n = 8) with their knowledge of the retirement options available from PERSI.

Reasons For Choosing Retirement Option (Q16)

Q16: Why did you choose the retirement option that you did?

FIGURE 3.13: Reasons for Choosing Retirement Options (Q15)

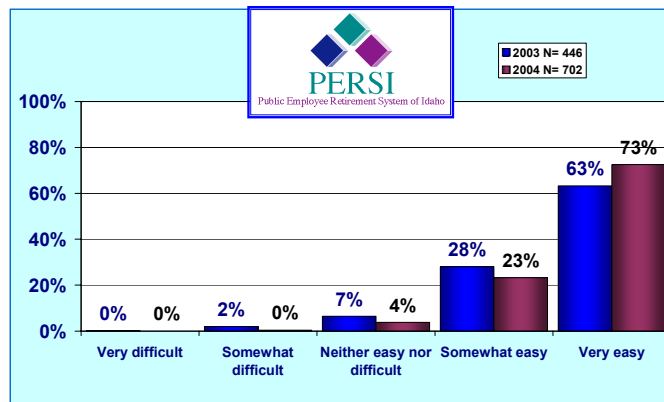


- All member in the sample were asked Q16, and a total of 687 respondents answered the question. Multiple responses were allowed (See Figure 3.13).
- 43% of respondents reported *Stable money over time* (n = 294), 31% reported *To care for spouse after my death* (n = 214), 28% reported *Spouse has other income* (n = 191), 25% reported *I wanted the most money* (n = 175), 17% reported *I wanted money earlier* (n = 119), 15% reported *Advice from financial planner* (n = 106), and 3% reported *Other* (n = 60) when asked why they chose the option they did.
- Complete responses to the *Other category* are provided in Appendix. B.

Ease Of Completing Retirement Application (Q17)

Q17: How easy was it to complete your retirement application?

FIGURE 3.14: Ease of Completing Retirement Application (Q17)

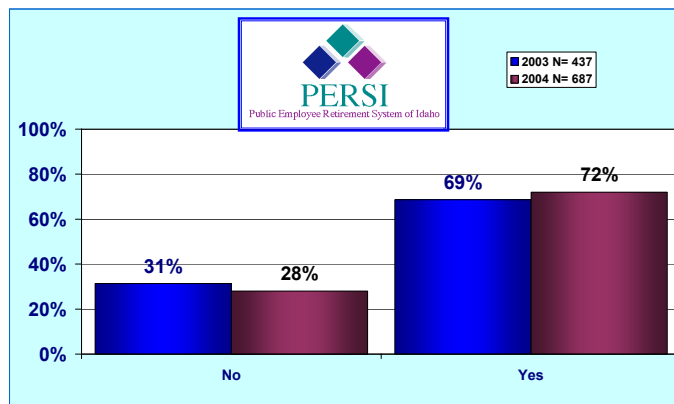


- All members in the sample were asked Q17, and a total of 702 answers were collected. (See Figure 3.14.)
- 73% replied *Very easy* (n = 509), 23% replied *Somewhat easy* (n = 163), 4% replied *Neither easy nor difficult* (n = 27), and <1% replied *Somewhat difficult* (n = 3) when asked to evaluate the ease of completing the retirement application.
- Compared with 2003, a larger percentage of members reported that completing the retirement application was *Very easy*.

Read Additional Retirement Information (Q19)

Q19: Did you read any additional information provided by PERSI about the retirement process and options?

FIGURE 3.15: Read Additional Retirement Information (Q19)

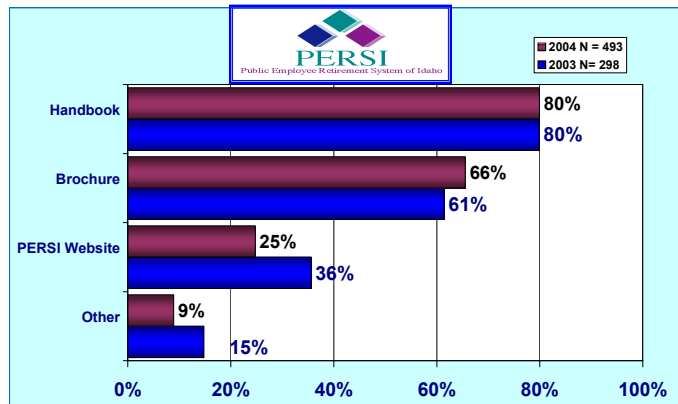


- All members in the sample were asked Q19, and a total of 687 answers were collected. (See Figure 3.15.)
- 72% responded *Yes* (n = 493) and 28% responded *No* (n = 194) when asked if they had read any additional information about retirement from PERSI.

How Accessed Additional Retirement Information (Q20)

Q20: Where did you read this PERSI retirement information?

FIGURE 3.16: How Accessed Additional Retirement Information (Q20)

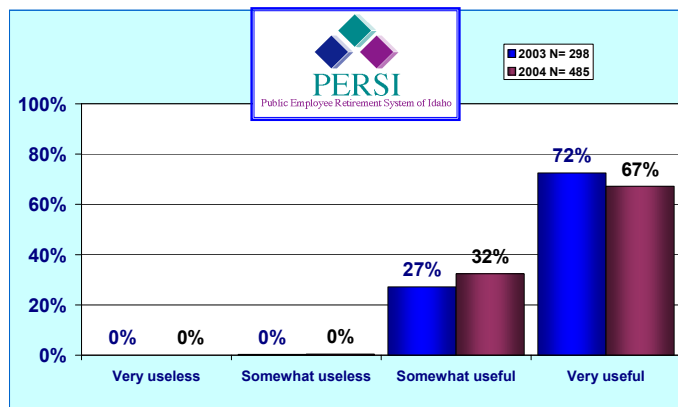


- Only those respondents who indicated reading additional PERSI retirement information (Q19) were asked Q20, and a total of 493 answers were collected. Multiple answers were allowed. (See Figure 3.16.)
- 80% responded *Handbook* (n = 394), 66% responded *Brochure* (n = 323), 25% responded *PERSI Website* (n = 122), and 9% responded *Other* (n = 44) when asked to identify what additional PERSI retirement resources they had read.

Usefulness of Additional Retirement Information (Q21)

Q21: How useful was this information?

FIGURE 3.17: Usefulness of Additional Retirement Information (Q21)

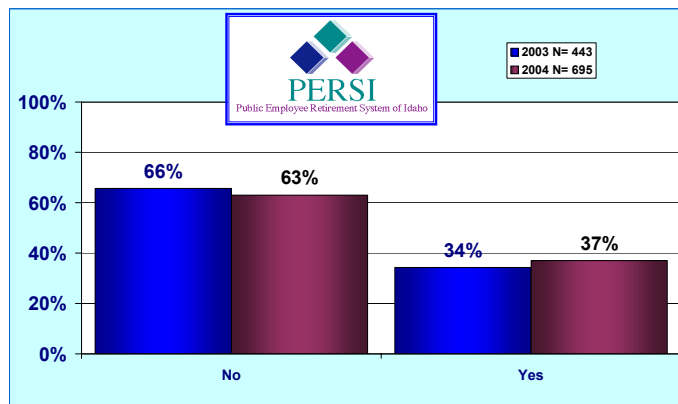


- Only those respondents who indicated reading additional PERSI retirement information (Q19) were asked Q21, and a total of 485 answers were collected. (See Figure 3.17.)
- 67% replied *Very useful* (n = 326), 32% replied *Somewhat useful* (n = 157), and < 1% replied *Somewhat useless* (n = 2) when asked to evaluate the usefulness of additional PERSI retirement information.

Attended Pre-Retirement Workshop (Q23)

Q23: Did you attend a PERSI 505 Pre-Retirement Workshop?

FIGURE 3.18: Attended Pre-Retirement Workshop (Q23)

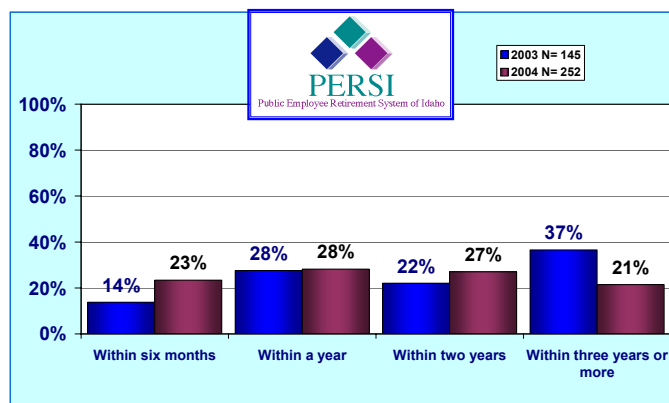


- All members in the sample were asked Q23, and a total of 695 answers were collected. (See Figure 3.18.)
- 37% responded that they attended a PERSI 505 Pre-Retirement Workshop (n = 258) and 63% responded that they had not (n = 437).

When Workshop Attended (Q24)

Q24: How long before retirement did you attend the workshop?

FIGURE 3.19: When Workshop Attended (Q24)

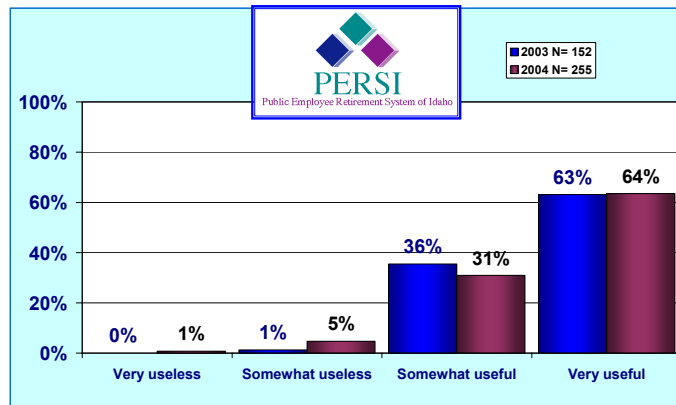


- Only those respondents who indicated that they had attended a pre-retirement workshop (Q23) were asked Q24, and a total of 252 answers were collected. (See Figure 3.19.)
- 23% indicated *Within 6 months of retirement* (n = 59), 28% indicated *Within a year of retirement* (n = 71), 27% indicated *Within two years of retirement* (n = 68), and 21% indicated *Within 3 years or more of retirement* (n = 54) when asked when they had attended the pre-retirement workshop.
- Compared with 2003, a smaller percentage of members reported that they had attended a workshop within three years of retirement.

Usefulness of Workshop (Q25)

Q25: How useful was the information provided in the workshop for your retirement planning?

FIGURE 3.20: Usefulness of Workshop (Q25)

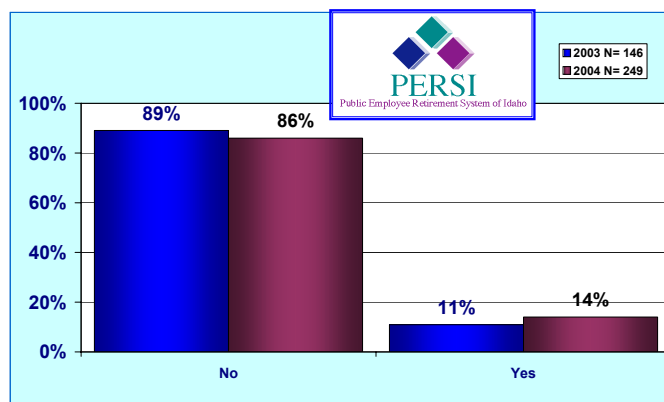


- Only those respondents who indicated that they had attended a pre-retirement workshop (Q23) were asked Q25, and a total of 255 answers were collected. (See Figure 3.20.)
- 64% replied *Very useful* (n = 162), 31% replied *Somewhat useful* (n = 79), 5% replied *Somewhat useless* (n = 12), and 1% replied *Very useless* (n = 2) when asked to evaluate the usefulness of information provided at the pre-retirement workshop.

Delay of Retirement Based on Workshop (Q27)

Q27: Did you delay retirement at all based on the information you received in the workshop?

FIGURE 3.21: Delay of Retirement Based on Workshop (Q27)

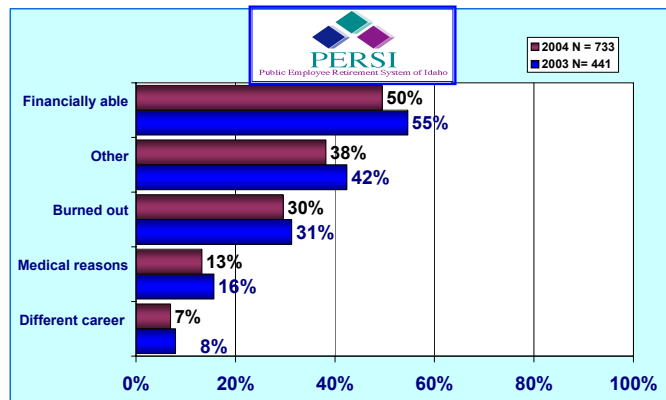


- Only those respondents who indicated that they had attended a pre-retirement workshop (Q23) were asked Q27 and a total of 249 answers were collected. (See Figure 3.21.)
- 14% responded that they delayed retirement based on information they received at the workshop (n = 36) and 86% responded that they did not delay retirement based on that information (n = 213).

Reasons For Retirement (Q28)

Q28: Why did you decide to retire at this time?

FIGURE 3.22: Reasons For Retirement (Q28)

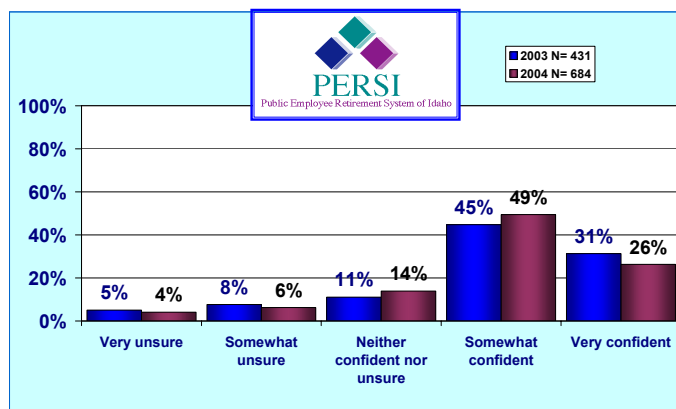


- All members in the sample were asked Q28, and a total of 733 answers were collected. Multiple responses were allowed. (See Figure 3.22.)
- 50% replied *Financially able* (n = 363), 38% replied *Other* (n = 280), 30% replied *Burned out* (n = 217), 13% replied *Medical reasons* (n = 97), and 7% replied *Different career* (n = 51) when asked to provide the reasons for their retirement. Note: number of responses exceeds number of respondents because multiple answers were accepted.

Confidence In Retirement Income (Q29)

Q29: How confident are you that you will have enough monthly income to live comfortably through your retirement?

FIGURE 3.23: Confidence In Retirement Income (Q29)

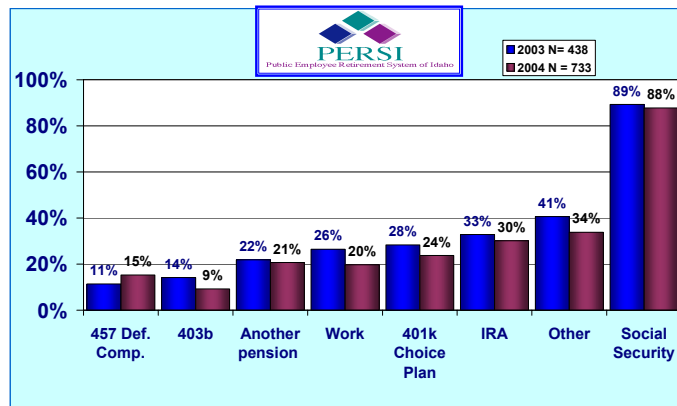


- All members in the sample were asked Q29 and a total of 684 answers were collected. (See Figure 3.23.)
- 26% replied *Very confident* (n = 180), 49% replied *Somewhat confident* (n = 338), 14% replied *Neither confident nor unsure* (n = 95), 6% replied *Somewhat unsure* (n = 43), and 4% replied *Very unsure* (n = 28) when asked to evaluate their projected monthly retirement income.

Sources of Retirement Income (Q30)

Q30: What other sources of income will you have in retirement?

FIGURE 3.24: Sources of Retirement Income (Q30)

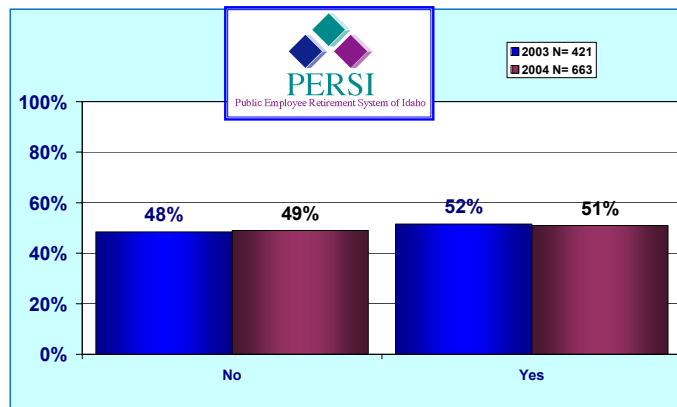


- All members in the sample were asked Q30. A total of 733 respondents answered the question and multiple answers were allowed. (See Figure 3.24.)
- 88% replied *Social Security* (n = 643), 34% replied *Other* (n = 248), 30% replied *IRA* (n = 221), 24% replied *401(k) Choice Plan* (n = 174), 20% replied *Work* (n = 145), 21% replied *Another position* (n = 152), 9% replied *403b* (n = 68), and 15% replied *457 Deferred Compensation* (n = 112) when asked to disclose the sources of their retirement income.

Plan On Working In Retirement (Q31)

Q31: Do you plan on working in your retirement?

FIGURE 3.25: Plan on Working In Retirement (Q31)

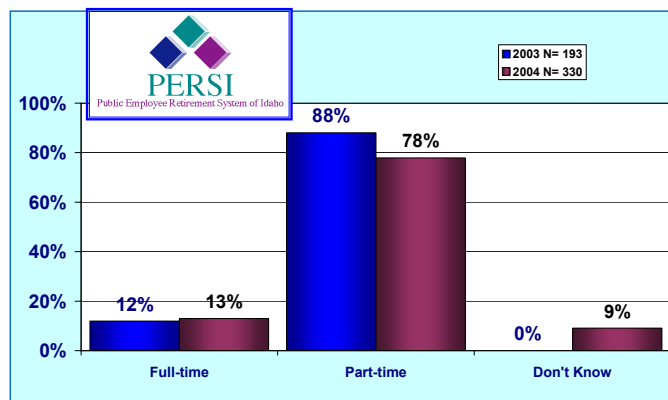


- All members in the sample were asked Q31 and a total of 663 answers were collected. (See Figure 3.25.)
- 51% responded that they planned on working in retirement (n = 335) and 49% responded that they did not (n = 328).

Retirement Work Commitment (Q32)

Q33: Do you plan on working full-time or part-time?

FIGURE 3.26: Retirement Work Commitment (Q32)

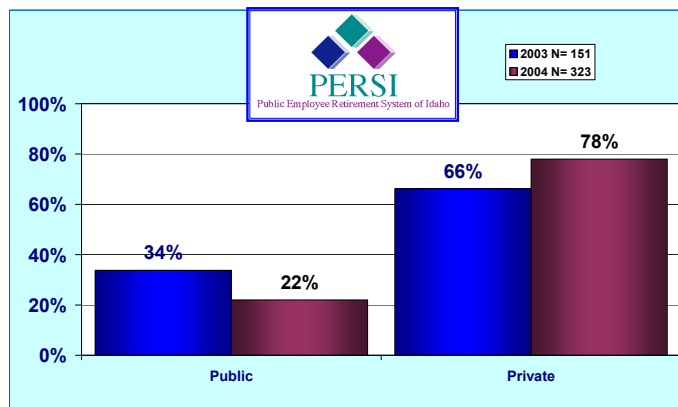


- Only those respondents who indicated that they would be working in their retirement (Q31) were asked Q32 and a total of 330 answers were collected. (See Figure 3.26.)
- 13% responded *Full-time* (n = 43), 80% responded *Part-time* (n = 257), and 9% responded *Don't know* (n=30) when asked whether their employment committed them to work full-time or part-time.

Retirement Work Sector (Q33)

Q33: Do you plan on working in the public or private sector?

FIGURE 3.27: Retirement Work Sector (Q33)



- Only those respondents who indicated that they would be working in their retirement (Q31) were asked Q33, and a total of 323 answers were collected. (See Figure 3.27.)
- 54% responded *Private* (n = 173), 22% responded *Public* (n = 71), and 25% respondent *Both* (n = 79) when asked what sector their work entailed since they plan on working in their retirement.
- Compared with 2003, a larger percentage of members reported that they planned on working in the private sector.

Reason for Retiring Instead of Continuing PERSI Account (Q34)

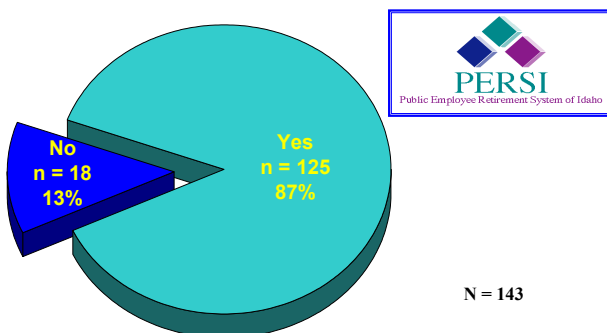
Q34: If returning to public employment, why are you retiring instead of continuing to build your PERSI account?

- Only those respondents who indicated that they would be working in their retirement (Q31) and would be working in the public sector (Q33) were asked Q34, and a total of 117 answers were collected.

IRS Mandated Employment Break (Q35)

Q35: If returning to public employment, were you aware that the IRS requires a 90-day break before returning to the same employer?

FIGURE 3.28: IRS Mandated Employment Break (Q35)



- Only those respondents who indicated that they would be working in their retirement (Q31) were asked Q35, and a total of 143 answers were collected (See Figure 3.28).
- 87% indicated that they were aware of the IRS mandated employment break (n = 125) and 13% indicated that they were not (n = 18).

Additional Comments (Q36)

Q36: Are there any additional comments you would like to make about your PERSI retirement?

- All members in the sample were asked Q36 and a total of 276 answers were collected.

Choice Plan Rollover Satisfaction Survey

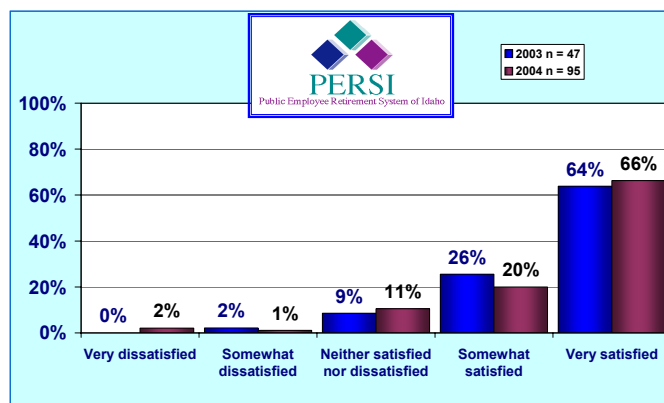
The sample frame for the Choice Plan Rollover Satisfaction Survey included all PERSI members who had initiated a rollover into their Choice Plan account in 2004.

A total of 167 unduplicated sample records were provided to Clearwater Research, and a census of these records was attempted. 99 completed surveys were returned by mail, yielding an overall response rate of 59%.

Overall Satisfaction with PERSI (Q1)

Q1: Consider your experiences with the Public Employee Retirement System of Idaho (PERSI) throughout the entire year. How satisfied or dissatisfied overall are you with PERSI?

FIGURE 4.1: Overall Satisfaction with PERSI (Q1)

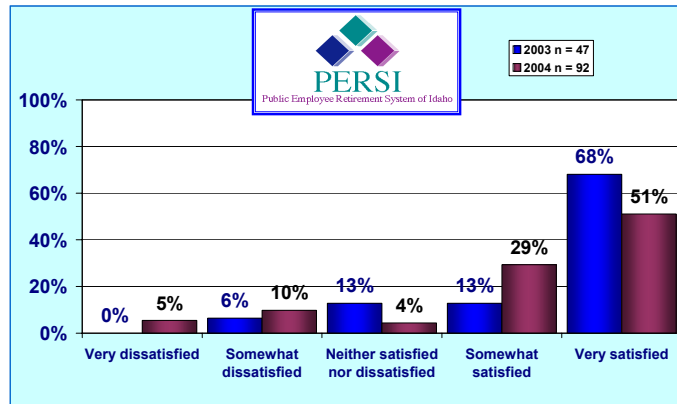


- All members in the sample were asked Q1, and a total of 95 answers were collected. (See Figure 4.1.)
- 66% were *Very satisfied* (n = 63), 20% were *Somewhat satisfied* (n = 19), 11% were *Neither satisfied nor dissatisfied* (n = 10), 1% were *Somewhat dissatisfied* (n = 1), and 2% were *Very dissatisfied* (n = 2) with PERSI.

Satisfaction With Rollover Process (Q2)

Q2: Consider all of your experiences with PERSI regarding your Choice Plan loan. How satisfied or dissatisfied overall are you with the rollover process?

FIGURE 4.2: Satisfaction with Rollover Process (Q2)



- All members in the sample were asked Q2, and a total of 92 answers were collected. (See Figure 4.2.)
- 51% were *Very satisfied* (n = 47), 29% were *Somewhat satisfied* (n = 27), 4% were *Neither satisfied nor dissatisfied* (n = 4), 10% were *Somewhat dissatisfied* (n = 3), and 5% were *Very dissatisfied* (n = 5) with the rollover process.
- Compared with 2003, a smaller percentage of members reported that they were *Very satisfied* with the rollover process.

Number of Times PERSI Staff Contacted (Q4)

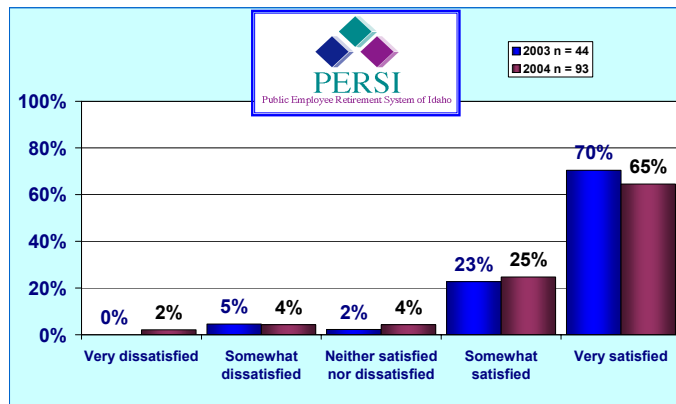
Q4: How many times did you contact PERSI staff regarding your Choice Plan loan?

- All members in the sample were asked Q4, and a total of 93 answers were collected.
- The responses ranged from 0 to 20 contacts with the average number of contacts at 3.0. This was larger than the 2003 range of 0 to 6 contacts and average number of contacts at 2.6.

Satisfaction With Service Provided by PERSI (Q5)

Q5: How satisfied or dissatisfied are you with the assistance you received from PERSI staff?

FIGURE 4.3: Satisfaction with Service Provided by PERSI (Q5)

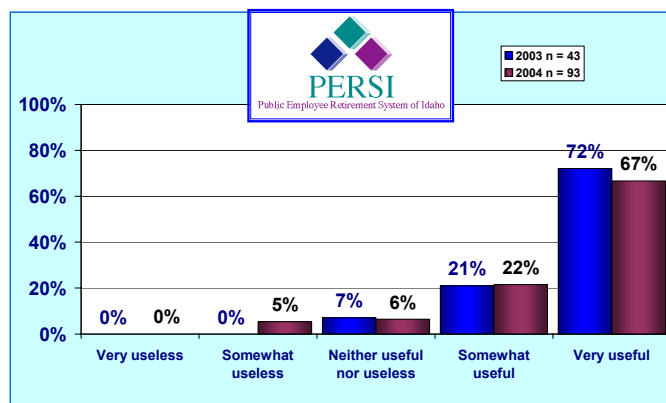


- All members in the sample were asked Q5, and a total of 93 answers were collected. (See Figure 4.3.)
- 65% were *Very satisfied* (n = 60), 25% were *Somewhat satisfied* (n = 23), 4% were *Neither satisfied nor dissatisfied* (n = 4), 4% were *Somewhat dissatisfied* (n = 4), and 2% were *Very dissatisfied* (n = 2) with the service provided by PERSI.

Usefulness of Information Provided by PERSI (Q6)

Q6: How useful was the information you received from PERSI staff regarding your Choice Plan rollover?

FIGURE 4.4: Usefulness of Information Provided by PERSI (Q6)



- All members in the sample were asked Q6, and a total of 93 answers were collected. (See Figure 4.4).
- 67% replied *Very useful* (n = 62), 22% replied *Somewhat useful* (n = 20), 6% replied *Neither useful nor useless* (n = 6), and 5% replied *Somewhat useless* (n = 5) when asked to evaluate the usefulness of information provided by PERSI.

Number of Times Mellon Staff Contacted (Q7)

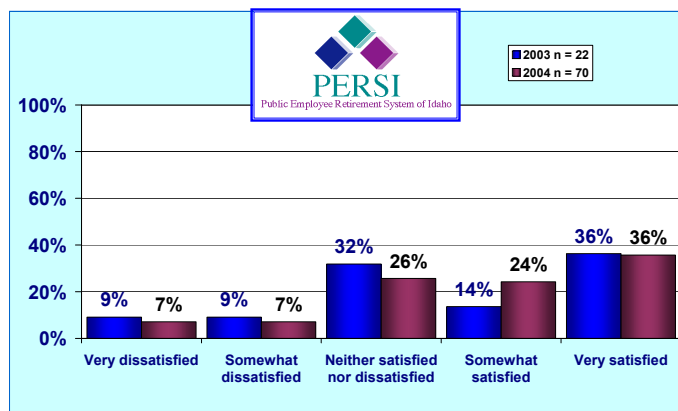
Q7: How many times did you contact Mellon staff regarding your Choice Plan rollover?

- All members in the sample were asked Q7, and a total of 91 answers were collected.
- The responses ranged from 0 to 5 contacts, with the average number of contacts at 1.

Satisfaction With Service Provided by Mellon (Q8)

Q8: How satisfied or dissatisfied are you with the assistance you received from Mellon staff?

FIGURE 4.5: Satisfaction with Service Provided by Mellon (Q8)

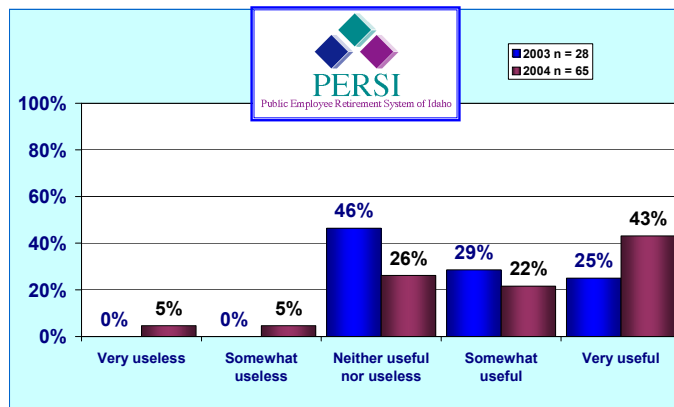


- All members in the sample were asked Q8, and a total of 70 answers were collected. (See Figure 4.5.)
- 36% were *Very satisfied* (n = 25), 24% were *Somewhat satisfied* (n = 17), 26% were *Neither satisfied nor dissatisfied* (n = 18), 7% were *Somewhat dissatisfied* (n = 5), and 7% were *Very dissatisfied* (n = 5) with the service provided by Mellon staff.

Usefulness of Information Provided by Mellon (Q9)

Q9: How useful was the information you received from Mellon staff regarding your Choice Plan rollover?

FIGURE 4.6: Usefulness of Information Provided by Mellon (Q9)



- All members in the sample were asked Q9, and a total of 65 answers were collected. (See Figure 4.6.)
- 43% replied *Very useful* (n = 28), 22% replied *Somewhat useful* (n = 14), 26% replied *Neither useful nor useless* (n = 17), 5% replied *Somewhat useless* (n = 3), and 5% replied *Very useless* (n = 3) when asked to evaluate the usefulness of information provided by Mellon.
- Compared with 2003, members were more likely to report that information received from Mellon staff was *Very useful*.

Where Money was Rolled Over From (Q10)

Q10: From where did you roll your money?

Frequency of Contacting Previous Plan's Staff (Q11)

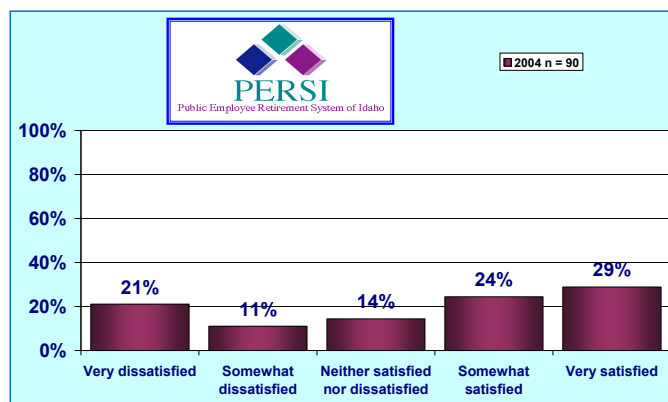
Q10: How many times did you contact the previous plan's staff regarding your Choice Plan rollover?

- All members in the sample were asked Q11, and a total of 90 answers were collected.
- The responses ranged from 0 to 20 contacts with an average of 3.4 contacts.

Satisfaction with Previous Plan's Staff (Q12)

Q12: How satisfied or dissatisfied are you with the assistance you received from the previous plan?

FIGURE 4.7: Satisfaction with Previous Plan's Staff (Q12)

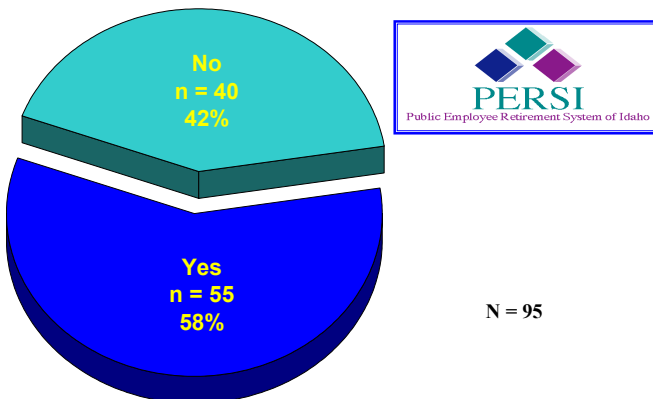


- All members in the sample were asked Q12, and a total of 90 answers were collected. (See Figure 4.7.)
- 29% replied *Very satisfied* (n = 26), 24% replied *Somewhat satisfied* (n = 22), 14% replied *Neither satisfied nor dissatisfied* (n = 13), 11% replied *Somewhat dissatisfied* (n = 10), and 21% replied *Very dissatisfied* (n = 19) when asked to evaluate the ease of completing the Choice Plan rollover process.

Problems in Rollover Process (Q13)

Q13: Did you encounter any problems in the rollover process?

FIGURE 4.8: Problems in Rollover Process (Q13)

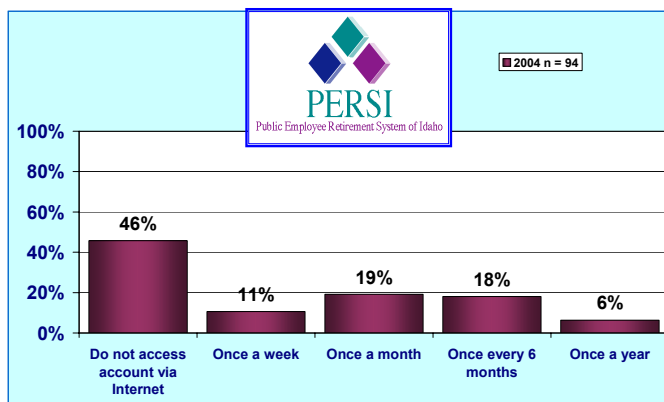


- All members in the sample were asked Q13, and a total of 95 answers were collected. (See Figure 4.8.)
- Overall, 58% replied Yes (n = 55), and 42% replied No (n = 40) when asked whether they encountered any problems in the rollover process.

Frequency of Internet Access (Q15)

Q15: Which of the following best describes how frequently you access your Choice Plan account on the Internet?

FIGURE 4.9: Frequency of Internet Access (Q15)

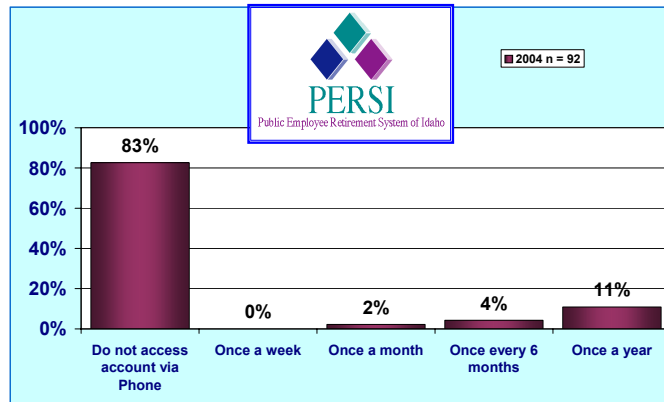


- All members were asked Q15, and a total of 94 answers were collected. (See Figure 4.9.)
- 46% replied *Do not access account via Internet* (n = 43), 11% replied *Once a week* (n = 10), 19% replied *Once a month* (n = 18), 18% replied *Once every 6 months* (n = 17), and 6% replied *Once a year* (n = 6) when asked how frequently they had accessed their Choice Plan account on the Internet.

Frequency of Phone Access (Q16)

Q17: Which of the following best describes how frequently you access your Choice Plan account via the automated phone system?

FIGURE 4.10: Frequency of Phone Access (Q16)



- All respondents were asked Q16, and a total of 92 answers were collected. (See Figure 4.10)
- 83% replied *Do not access account via phone* (n = 76), 2% replied *Once a month* (n = 2), 4% replied *Once every 6 months* (n = 4), and 11% replied *Once a year* (n = 10) when asked how frequently they had accessed their Choice Plan account through the toll-free automated phone system.

Preference of Accessing Choice Plan Account Information (Q17)

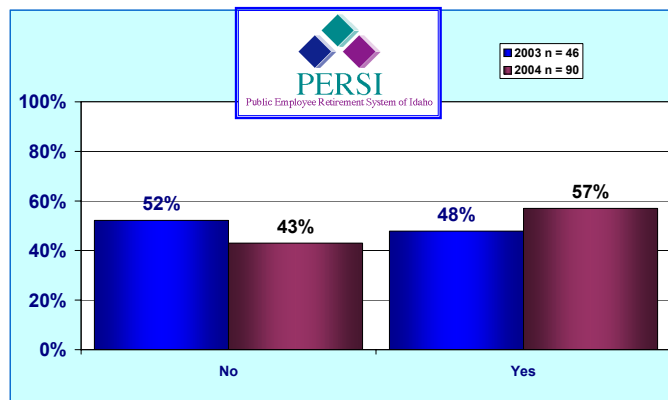
Q17: If you have used both methods of acquiring your Choice Plan account information, could you describe why you prefer one method over the other?

- Only those members who had indicated accessing their Choice Plan account information through both the Internet (Q14) and the automated phone system (Q16) were asked Q18, and two answers were collected.

Read Additional Choice Plan Rollover Information (Q18)

Q18: Have you read any additional material on Choice Plan rollovers?

FIGURE 4.11: Read Additional Choice Plan Rollover Information (Q18)

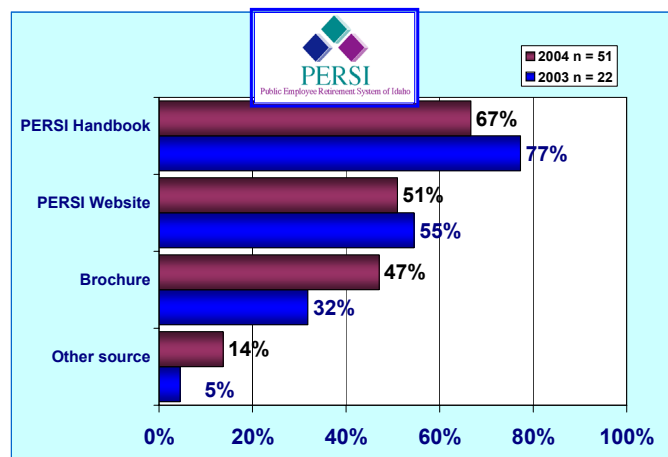


- All members in the sample were asked Q18, and a total of 90 answers were collected. (See Figure 4.11.)
- 57% responded that they had read additional materials on Choice Plan rollovers (n = 51) and 43% responded that they had not (n = 39).

Additional Information Resources Used (Q19)

Q19: Which of the following resources did you use?

FIGURE 4.12: Additional Information Resources Used (Q19)

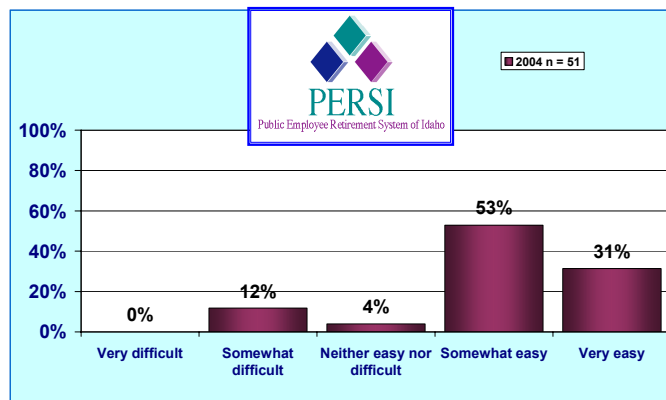


- Only those respondents who indicated reading additional PERSI rollover information (Q18) were asked Q19, and a total of 51 answers were collected. (See Figure 4.12.)
- 67% replied *Handbook* (n = 34), 51% replied *PERSI Website* (n = 26), 47% replied *Brochure* (n = 24), and 14% replied *Other* (n = 7) when asked to identify the additional resources read about Choice Plan rollovers.
- Compared with 2003, a larger percentage of members reported using brochures.

Ease of Finding Information (Q20)

Q20: How easy was it to find the information you wanted?

FIGURE 4.13: Ease of Finding Information (Q20)

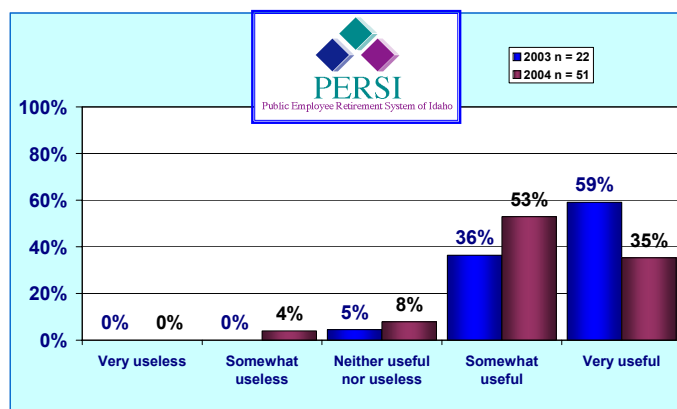


- Only those respondents who indicated reading additional PERSI rollover information (Q18) were asked Q20, and a total of 51 answers were collected. (See Figure 4.13.)
- 31% replied *Very easy* (n = 16), 63% replied *Somewhat easy* (n = 27), 4% replied *Neither easy nor difficult* (n = 2), and 12% replied *Somewhat difficult* (n = 6) when asked to evaluate the ease of finding additional information on Choice Plan rollovers.

Usefulness of Information (Q21)

Q21: How useful was the information you found?

FIGURE 4.14: Usefulness of Information (Q21)



- Only those respondents who indicated reading additional PERSI rollover information (Q18) were asked Q21, and a total of 51 answers were collected. (See Figure 4.14.)
- 35% replied *Very useful* (n = 18), 53% replied *Somewhat useful* (n = 27), 8% replied *Neither useful nor useless* (n = 4), and 4% replied *Somewhat useless* (n = 2) when asked to evaluate the usefulness of rollover information.

How Information Made More Useful (Q22)

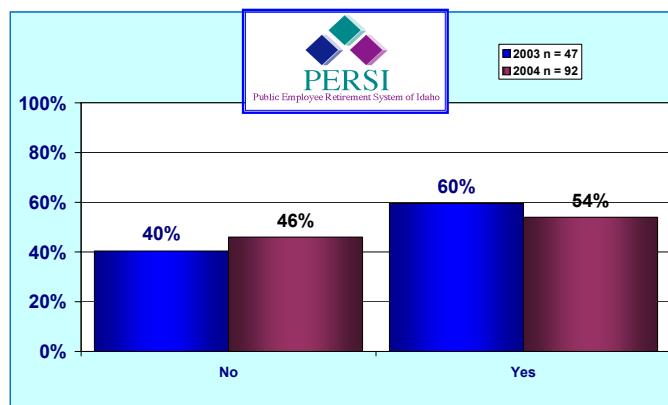
Q22: *What, if anything, would have made this information more useful?*

- Only those respondents who indicated reading additional PERSI rollover information (Q18) were asked Q22, and a total of 15 answers were collected.

Contribute to Choice Plan 401(k) (Q23)

Q23: *Do you regularly contribute to your Choice Plan 401(k)?*

FIGURE 4.15: Contribute to Choice Plan 401(k) (Q23)

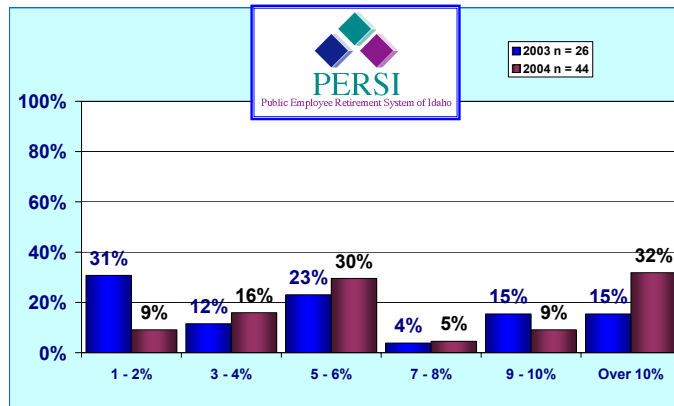


- All members in the sample were asked Q23, and a total of 92 answers were collected. (See Figure 4.15.)
- 54% responded that they regularly contributed to their Choice Plan 401(k) (n = 50) and 46% responded that they did not (n = 42).

Contribution to 401(k) (Q24)

Q13: What percent of pay do you contribute?

FIGURE 4.16: Contribution to 401(k) (Q24)

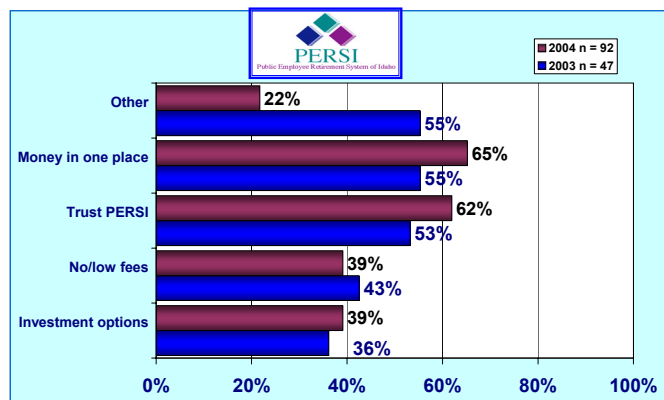


- Only those respondents who indicated that they regularly contribute to their Choice Plan 401(k) (Q23) were asked Q24, and a total of 44 answers were collected (See Figure 4.16).
- 31% replied 1-2% (n = 8), 12% replied 3-4% (n = 2), 23% replied 5-6% (n = 6), 4% replied 7-8% (n = 1), 15% replied 9-10% (n = 4), and 15% replied Over 10% (n = 4) when asked what percent of pay they contribute to their Choice Plan 401(k).
- Compared with 2003, a larger percentage of members reported contributing Over 10%.

Reason Rollover Chosen (Q25)

Q26: Why did you decide to roll your money into the Choice Plan 401(k)?

FIGURE 4.17: Reason Rollover Chosen (Q25)



- All members in the sample were asked Q26. A total of 47 respondents answered the question and multiple answers were allowed (See Figure 4.17).
- Overall, 62% replied *I trust PERSI* (n = 57), 39% replied *No / low fees* (n = 36), 22% replied *Other* (n = 20), 65% replied *To have money all in one place* (n = 60), and 39% replied *Investment options* (n = 36) when asked what reasons did they have to initiate a Choice Plan rollover. Note: number of responses exceeds number of respondents because multiple answers were accepted.

Separation Benefit Satisfaction Survey

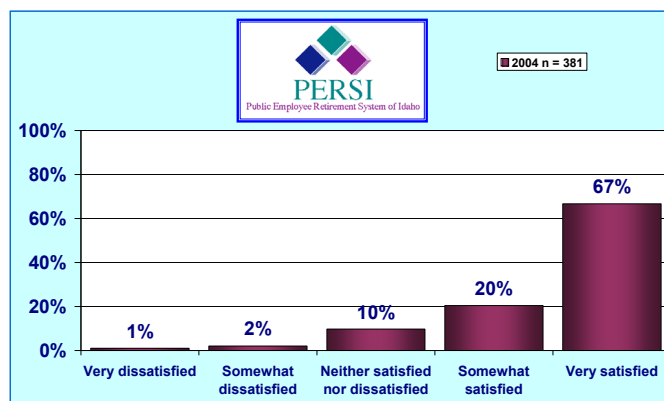
The sample frame for the Separation Benefit Satisfaction Survey included all PERSI members who had initiated a benefit separation from the PERSI system account in 2004

A total of 2,585 unduplicated sample records were provided to Clearwater Research, and a census of these records was attempted. 408 completed surveys were returned by mail, yielding an overall response rate of 16%.

Overall Satisfaction With PERSI (Q1)

Q1: Consider your experiences with the Public Employee Retirement System of Idaho (PERSI). How satisfied or dissatisfied overall are you with PERSI?

FIGURE 5.1: Overall Satisfaction with PERSI (Q1)

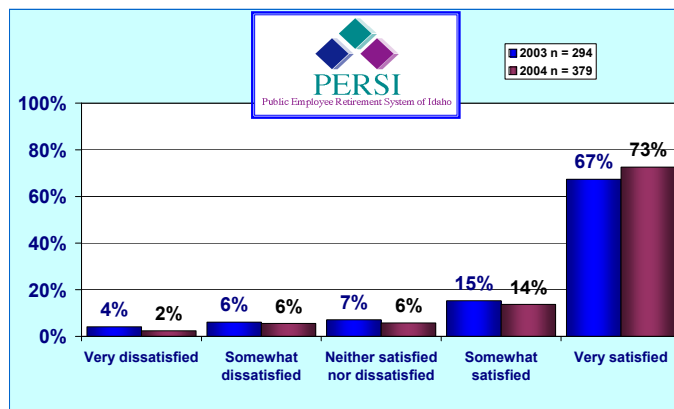


- All members in the sample were asked Q1, and a total of 381 answers were collected. (See Figure 5.1.)
- 67% were *Very satisfied* (n = 254), 21% were *Somewhat satisfied* (n = 78), 10% were *Neither satisfied nor dissatisfied* (n = 37), 2% were *Somewhat dissatisfied* (n = 8), and 1% were *Somewhat dissatisfied* (n = 4) with the separation process.

Overall Satisfaction With Separation Process (Q2)

Q2: Consider your experiences with the Public Employee Retirement System of Idaho (PERSI) regarding the separation benefit process. How satisfied or dissatisfied overall are you with the separation process?

FIGURE 5.2: Overall Satisfaction with Separation Process (Q2)

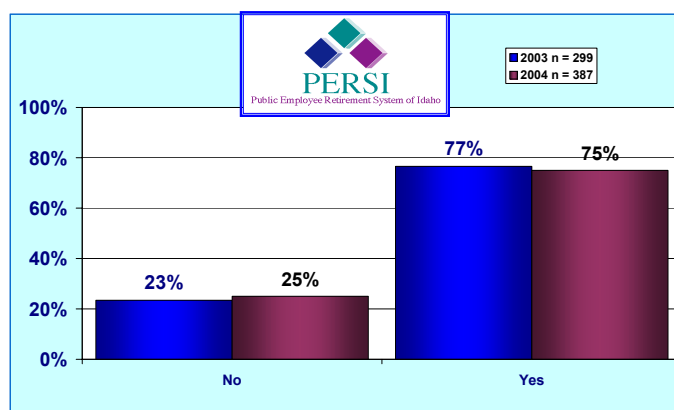


- All members in the sample were asked Q2, and a total of 379 answers were collected. (See Figure 5.2.)
- 73% were *Very satisfied* (n = 275), 14% were *Somewhat satisfied* (n = 52), 6% were *Neither satisfied nor dissatisfied* (n = 22), 6% were *Somewhat dissatisfied* (n = 21), and 2% were *Very dissatisfied* (n = 9) with the separation process.

Contacted PERSI Staff Member About Separation (Q4)

Q4: Did you speak with a PERSI staff member about your separation benefit?

FIGURE 5.3: Contacted PERSI Staff Member About Separation (Q4)

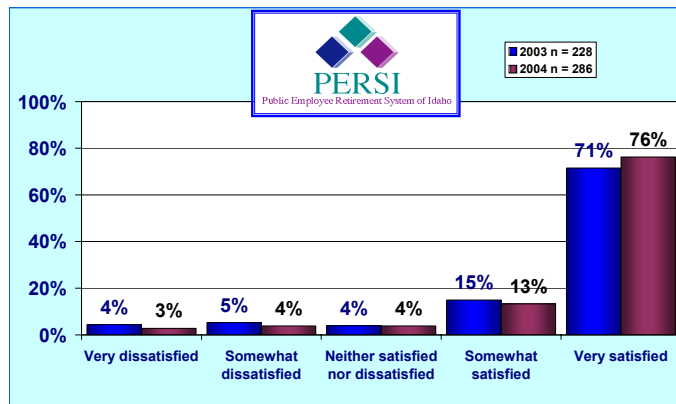


- All members in the sample were asked Q4, and a total of 387 answers were collected. (See Figure 5.3.)
- 75% responded *Yes* (n = 289) and 25% responded *No* (n = 98) when asked if they had contacted PERSI staff about the separation process.

Satisfaction With Service Provided (Q5)

Q5: If so, how satisfied or dissatisfied were you with their service?

FIGURE 5.4: Satisfaction with Service Provided (Q5)

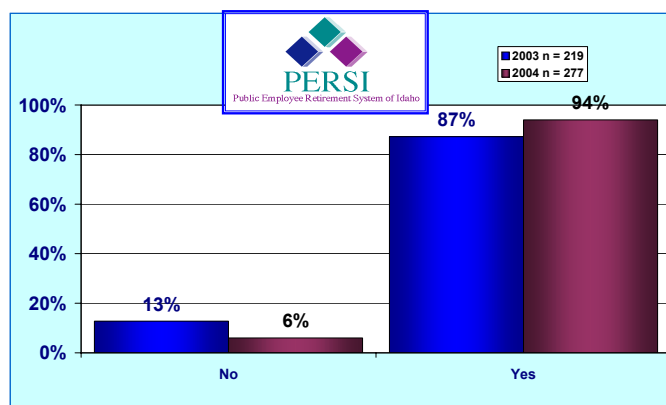


- Only those respondents who indicated that they had contacted PERSI about their separation process (Q4) were asked Q5, and a total of 286 answers were collected. (See Figure 5.4.)
- 76% replied *Very satisfied* (n = 218), 13% replied *Somewhat satisfied* (n = 38), 4% replied *Neither satisfied nor dissatisfied* (n = 11), 4% replied *Somewhat dissatisfied* (n = 11), and 3% were *Somewhat dissatisfied* (n = 8) when asked to evaluate the service provided by PERSI staff.

Adequate Explanation of Separation Process (Q6)

Q6: Did they adequately explain the process and timing of your request?

FIGURE 5.5: Adequate Explanation of Separation Process (Q6)

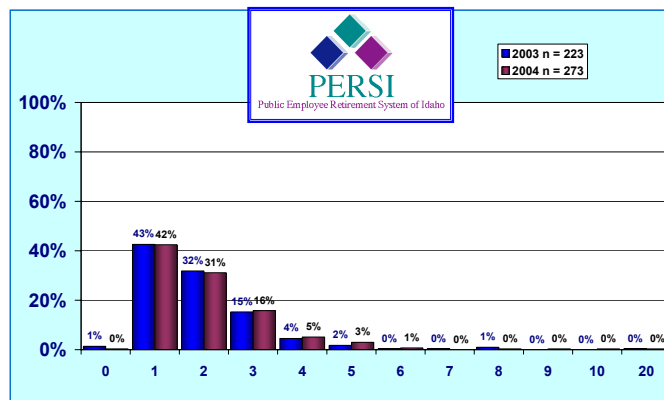


- Only those respondents who indicated that they had contacted PERSI about their separation process (Q4) were asked Q6, and a total of 277 answers were collected. (See Figure 5.5.)
- 94% responded that they received adequate explanation of the process and timing of their request (n = 259) and 6% responded that they did not (n = 18).

Number of Contacts With PERSI Staff (Q7)

Q7: How many times did you contact PERSI staff regarding your separation benefit?

FIGURE 5.6: Number of Contacts With PERSI Staff (Q7)

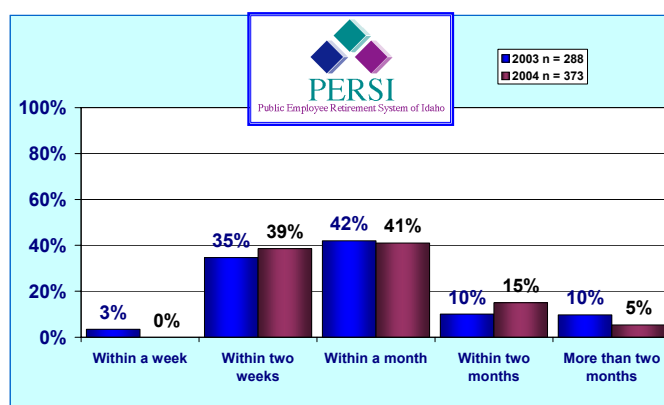


- Only those respondents who indicated that they had contacted PERSI about their separation process (Q4) were asked Q7, and a total of 273 answers were collected. (See Figure 5.6.).
- The responses ranged from 0 to 20 contacts, with the average number of contacts at 2.1.

Time Between Separation Request and Payment (Q8)

Q8: How much time elapsed between the initiation of your separation request with PERSI and its payment?

FIGURE 5.7: Time Between Separation Request and Payment (Q8)

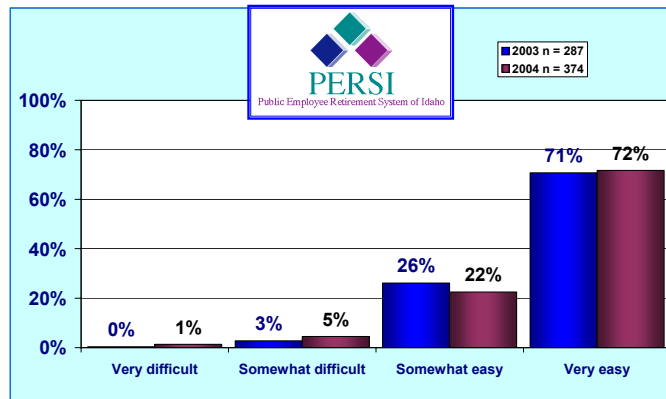


- All members in the sample were asked Q8, and a total of 373 answers were collected. (See Figure 5.7.)
- 39% responded *Within two weeks* (n = 144), 41% responded *Within a month* (n = 153), 15% responded *Within two months* (n = 56), and 5% responded *More than two months* (n = 20) when asked how much time elapsed between submission of the separation request and its payment.

Ease of Completing Separation Benefit Form (Q9)

Q9: How easy was it to complete the separation benefit form?

FIGURE 5.8: Ease of Completing Separation Benefit Form (Q9)

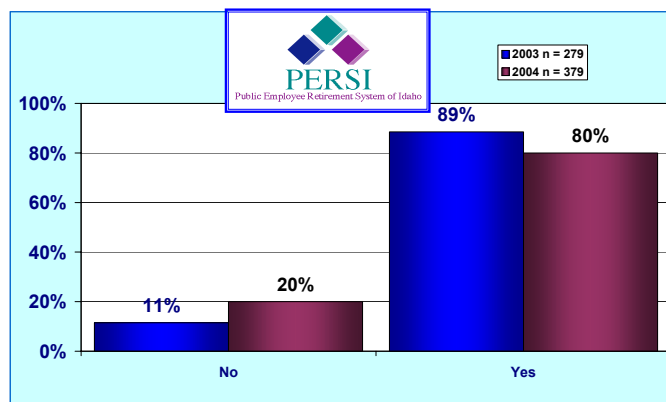


- All members in the sample were asked Q9, and a total of 374 answers were collected. (See Figure 5.8.)
- 72% replied *Very easy* (n = 268), 22% replied *Somewhat easy* (n = 84), 5% replied *Somewhat difficult* (n = 17), and 1% replied *Very difficult* (n = 5) when asked to evaluate the ease of completing the separation benefit form.

Informational Page Read by Respondent (Q11)

Q11: Did you read the informational page attached to the form?

FIGURE 5.9: Informational Page Read by Respondent (Q11)

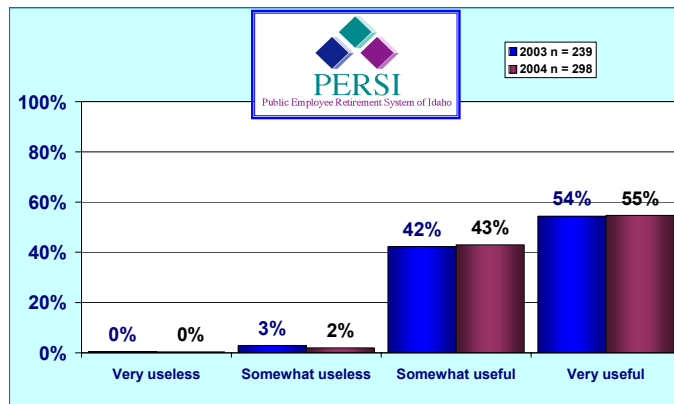


- All members in the sample were asked Q11, and a total of 379 answers were collected. (See Figure 5.9.)
- 80% responded that they read the addition page attached to the form (n = 304) and 20% responded that they did not read that page (n = 75).

Usefulness of Informational Page (Q12)

Q12: How useful was the informational page?

FIGURE 5.10: Usefulness of Informational Page (Q12)

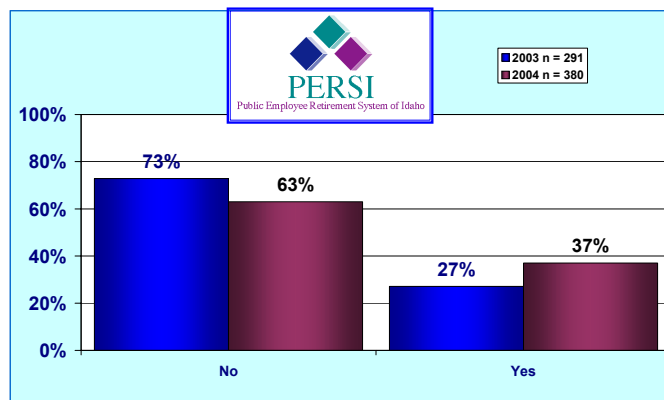


- Only those respondents who indicated that they had read the informational page attached to the separation benefit form (Q11) were asked Q12, and a total of 298 answers were collected, (See Figure 5.10.)
- 55% replied *Very useful* (n = 163), 43% replied *Somewhat useful* (n = 128), 2% replied *Somewhat useless* (n = 6), and <1% replied *Very useless* (n = 1) when asked to evaluate the usefulness of the attached informational page.

Read Additional PERSI Information (Q14)

Q14: Have you read any additional PERSI information on separation benefits to help you understand the process and your choices?

FIGURE 5.11: Read Additional PERSI Information (Q14)

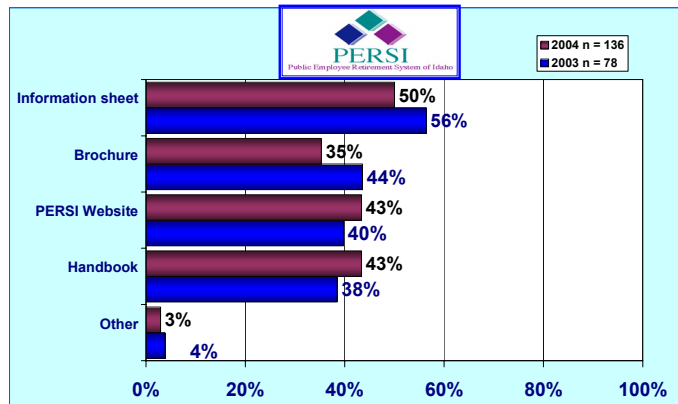


- All members in the sample were asked Q14, and a total of 380 answers were collected. (See Figure 5.11.)
- 37% responded that they read additional PERSI information on separation benefits (n = 139) and 63% responded that they did not read that information (n = 241).

Additional PERSI Information Read (Q15)

Q15: What separation-related information did you read?

FIGURE 5.12: Additional PERSI Information Read (Q15)

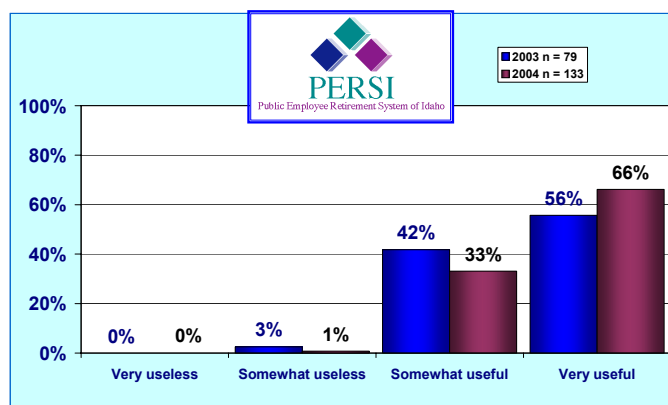


- Only those respondents who indicated that they had read additional PERSI information about separation benefits (Q13) were asked Q14. A total of 78 respondents answered the question and multiple answers were allowed. (See Figure 5.12.)
- 50% replied *Information sheet* (n = 68), 35% replied *Brochure* (n = 48), 43% replied *PERSI Website* (n = 59), 43% replied *Handbook* (n = 59), and 3% replied *Other* (n = 4) when asked what other sources of PERSI information they read about separation benefits.

Usefulness of Additional PERSI Information (Q16)

Q16: How useful was this information?

FIGURE 5.13: Usefulness of Additional PERSI Information (Q16)

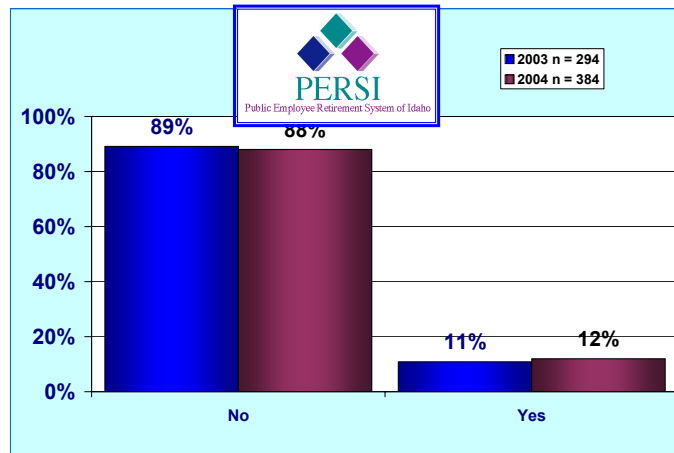


- Only those respondents who indicated that they had read additional PERSI information about separation benefits (Q14) were asked Q16, and a total of 133 answers were collected. (See Figure 5.13.)
- 66% replied *Very useful* (n = 88), 33% replied *Somewhat useful* (n = 44), and 1% replied *Somewhat useless* (n = 1) when asked to evaluate the usefulness of the additional PERSI information about separation benefits.

Told by Employer to Withdraw Funds (Q18)

Q187: Did your employer tell you that you had to withdraw your funds?

FIGURE 5.14: Told by Employer to Withdraw Funds (Q18)



- All members in the sample were asked Q18, and a total of 384 answers were collected. (See Figure 5.14.)
- 12% responded that they were told by their employer to withdraw funds (n = 48) and 88% responded that they were not (n = 336) when asked if their employer had told them they had to withdraw funds.

Years of Service With PERSI (Q19)

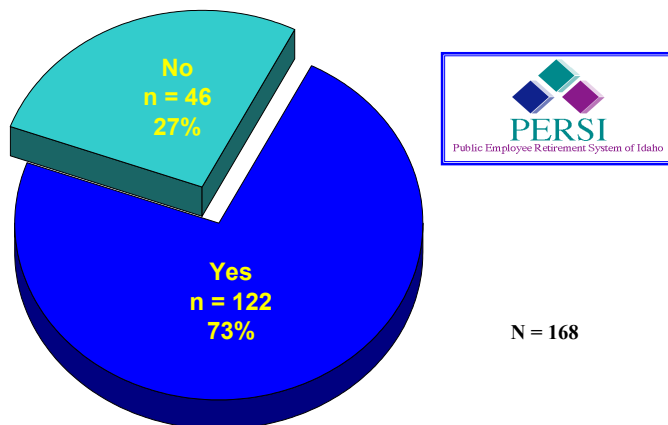
Q19: How many years of PERSI service did you have?

- All members in the sample were asked Q19, and a total of 338 answers were collected.
- The responses ranged from 0 to 33 years of service, with the average years of service at 4.2.

Ability to Leave Money in PERSI (Q20)

Q20: If you had more than three years of service, did you know that you could leave your money in PERSI?

FIGURE 5.15: Ability to Leave Money in PERSI (Q20)

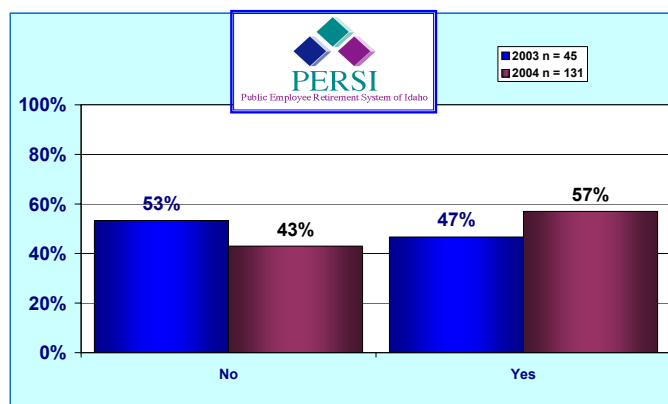


- All members in the sample were asked Q20, and a total of 168 answers were collected. (See Figure 5.15.)
- 73% responded that they knew they could leave their money in PERSI (n = 122) and 27% responded that they did not (n = 46).

Advised of Vested Benefits (Q21)

Q21: If you have more than five years of service, were you advised by PERSI staff that you may have been vested to a more valuable lifetime retirement benefit?

FIGURE 5.16: Advised of Vested Benefits (Q21)

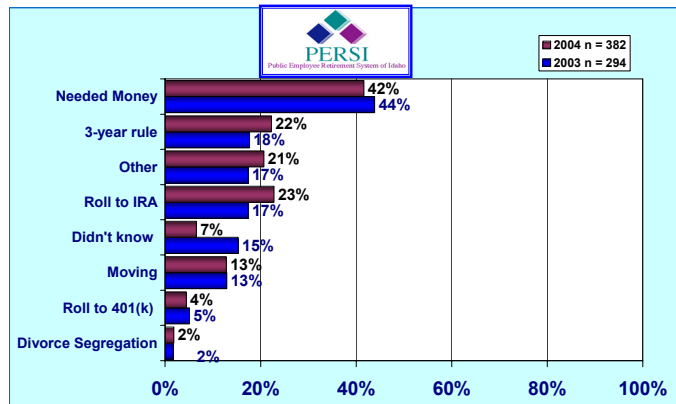


- All members in the sample were asked Q21, and a total of 131 answers were collected. (See Figure 5.16.)
- 57% responded that they were advised that they may have been vested (n = 74) and 43% responded that they had not (n = 57).

Reason Respondent Withdrew Funds (Q22)

Q22: Why did you choose to withdraw your money from PERSI?

FIGURE 5.17: Reason Respondent Withdrew Funds (Q22)

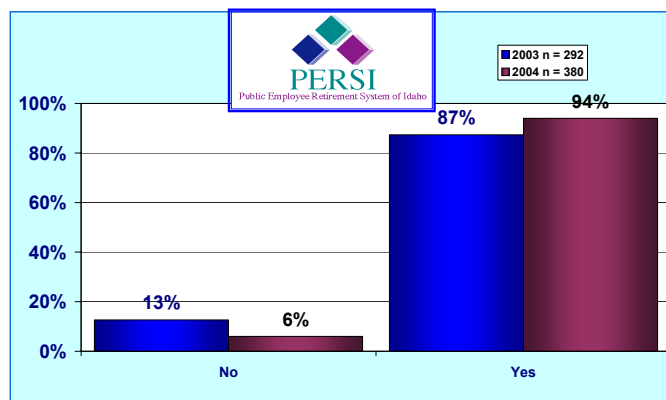


- All members in the sample were asked Q22. A total of 382 respondents answered the question and multiple answers were allowed. (See Figure 5.17.)
- 42% replied *Needed money* (n = 159), 22% replied *3-year rule* (n = 85), 21% replied *Other* (n = 79), 23% replied *Roll to IRA or other savings plan* (n = 87), 7% replied *Didn't know* (n = 25), 13% replied *Moving* (n = 49), 4% replied *Roll to 401(k)* (n = 17), and 2% replied *Divorce segregation* (n = 7) when asked for reasons why they initiated the separation process.

Consequences of Taking Money Early (Q23)

Q23: Do you understand the tax consequences of taking your money out early?

FIGURE 5.18: Consequences of Taking Money Early (Q23)

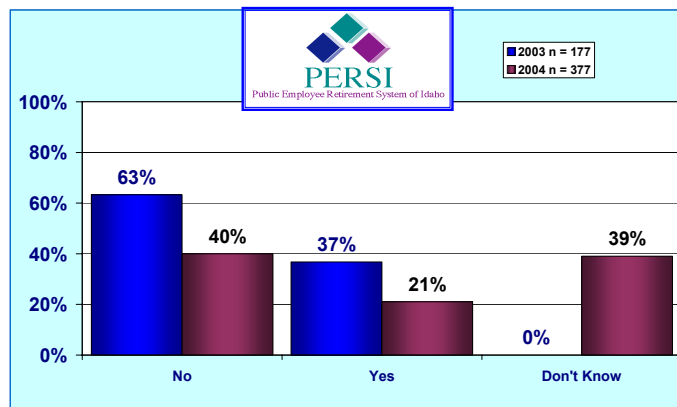


- All members in the sample were asked Q23, and a total of 380 answers were collected. (See Figure 5.18.)
- 94% responded that they understood the tax consequence of taking their money out early (n = 358) and 6% responded that they did not understand the consequence (n = 22).

Plan to Return to Public Employment (Q24)

Q24: Do you plan on returning to public employment?

FIGURE 5.19: Plan to Return to Public Employment (Q24)

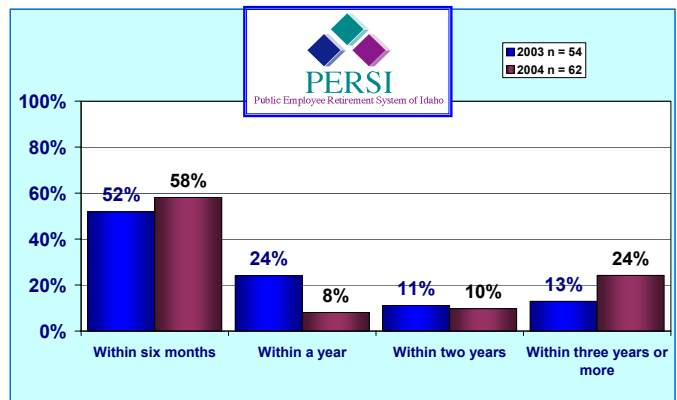


- All members in the sample were asked Q24, and a total of 377 answers were collected. (See Figure 5.19.)
- 21% responded *Yes* (n = 80), 40% responded *No* (n = 149), and 39% responded *Don't know* (n = 148) when asked if they planned on returning to public employment.

Time to Return to Public Employment (Q25)

Q25: When do you plan on returning to public employment?

FIGURE 5.20: Time to Return to Public Employment (Q25)

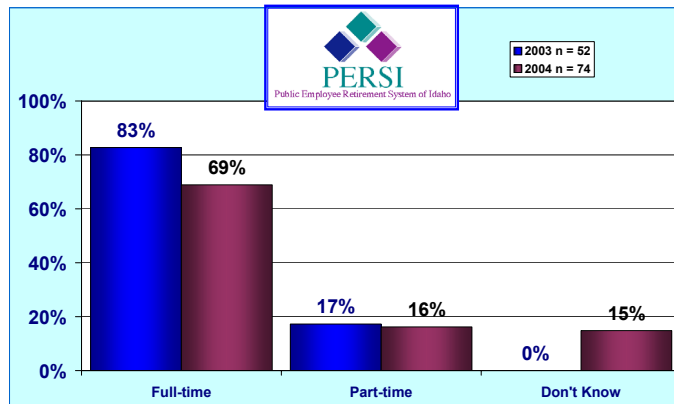


- Only those respondents who indicated that they planned on returning to public employment (Q24) were asked Q25, and a total of 62 answers were collected. (See Figure 5.20.)
- 58% indicated *Within 6 months* (n = 36), 8% indicated *Within a year* (n = 5), 10% indicated *Within two years* (n = 6), and 24% indicated *Within 3 years or more* (n = 15) when asked when they planned on returning to public employment.

Type of Public Employment (Q26)

Q26: Would this work be full-time or part-time?

FIGURE 5.21: Type of Public Employment (Q26)



- Only those respondents who indicated that they planned on returning to public employment (Q24) were asked Q26, and a total of 74 answers were collected. (See Figure 5.21.)
- 69% responded *Full-time* (n = 51), 16% responded *Part-time* (n = 12), and 15% respondent *Don't know* (n = 11) when asked the type of employment they would be seeking.

Additional Comments (Q27)

Q27: Are there any additional comments you would like to make about PERSI's separation benefit process?

- All members in the sample were asked Q27, and a total of 142 answers were collected.

Appendices

Appendix A: Survey Instruments

1. Disability Retirement Satisfaction Survey

Disability Retirement Satisfaction Survey

You recently went through the Disability Retirement application process.

This is a brief survey about your experiences with the disability process. The results will be used to improve service for members statewide.

Your participation is voluntary and highly valued because you represent many other PERSI members. We will hold your responses in the strictest confidence.

Please answer each question and return the survey in the enclosed pre-addressed stamped envelope within two weeks. Thank you for your time.



Public Employee Retirement System of Idaho

1. Consider all of your experiences with the Public Employee Retirement System of Idaho (PERSI). How satisfied or dissatisfied overall are you with PERSI? Mark ☐ ONE choice.

☐ Very satisfied
☐ Somewhat satisfied
☐ Neither satisfied nor dissatisfied
☐ Somewhat dissatisfied
☐ Very dissatisfied

2. Now, consider your experiences with PERSI throughout the entire disability process. How satisfied or dissatisfied overall are you with the disability process? Mark ☐ ONE choice.

☐ Very satisfied
☐ Somewhat satisfied
☐ Neither satisfied nor dissatisfied
☐ Somewhat dissatisfied
☐ Very dissatisfied

3. Please describe why you feel that way about the disability process?
Please enter response here.

4. Did your PERSI Representative explain the entire disability process to you at the beginning? Mark ☐ ONE choice.

☐ Yes
☐ No

5. Did your PERSI Representative explain the relationship of Voluntary Plan Administrators (VPA) to PERSI? Mark ☐ ONE choice.

☐ Yes
☐ No

6. Consider your experiences with VPA throughout the disability review. How satisfied or dissatisfied overall are you with VPA? Mark ☐ ONE choice.

☐ Very satisfied
☐ Somewhat satisfied
☐ Neither satisfied nor dissatisfied
☐ Somewhat dissatisfied
☐ Very dissatisfied

7. Did you call VPA about your disability claim? Mark ☐ ONE choice.

☐ Yes
☐ No If NO, GO to Question 11

8. How satisfied were you with the responsiveness of VPA in answering your disability claim questions? Mark ☐ ONE choice.

☐ Very satisfied
☐ Somewhat satisfied
☐ Neither satisfied nor dissatisfied
☐ Somewhat dissatisfied
☐ Very dissatisfied

9. How easy was it to understand the written materials provided by VPA for your disability claim? Mark ☐ ONE choice.

☐ Very easy
☐ Somewhat easy
☐ Somewhat difficult
☐ Very difficult

10. What, if anything, could be done to make the VPA process easier?
Please enter response here.

11. Was your disability claim approved or denied? Mark ☐ ONE choice.

☐ Approved If App., GO to Question 14
☐ Denied

12. If your claim was denied, did you appeal? Mark ☐ ONE choice.

☐ Yes
☐ No

13. If your claim was denied, did your PERSI Representative explain your other options to you? Mark ☐ ONE choice.

☐ Yes
☐ No

Please continue survey on other side

14. If your claim was approved by VPA and you again started working with PERSI, how useful was the information provided by your PERSI Representative on your benefit, taxes, and insurance? Mark ☐ ONE choice.

☐ Very useful
☐ Somewhat useful
☐ Somewhat useless
☐ Very useless

15. How satisfied are you with the outcome of your disability claim? Mark ☐ ONE choice.

☐ Very satisfied
☐ Somewhat satisfied
☐ Neither satisfied nor dissatisfied
☐ Somewhat dissatisfied
☐ Very dissatisfied

16. Can you please describe why you feel that way about the outcome of your disability claim? Please enter response here.

17. How many times did you contact PERSI staff regarding your disability claim? _____ times
Enter number in the space provided.

18. How many times did you contact VPA staff regarding your disability claim? _____ times
Enter number in the space provided.

19. How much time elapsed between the initiation of your disability claim with PERSI and its resolution with VPA? Mark ☐ ONE choice.

☐ Within a month
☐ Within three months
☐ Within six months
☐ More than six months

20. Have you read any PERSI information on disability? Mark ☐ ONE choice.

☐ Yes
☐ No If NO, GO to Question 24

21. What PERSI disability-related information did you read? Mark ☒ ALL boxes that apply.

☐ Disability brochure ☐ PERSI Handbook ☐ PERSI Website
☐ Other. Please specify: _____

22. How useful was this information? Mark ☐ ONE choice.

☐ Very useful
☐ Somewhat useful
☐ Somewhat useless
☐ Very useless

23. What, if anything, could have been explained better?
Please enter response here.

24. Did you access VPA's Internet site to look up the status of your claim? Mark ☐ ONE choice.

☐ Yes
☐ No If NO, GO to Question 27

25. How easy was it to find the information you wanted? Mark ☐ ONE choice.

☐ Very easy
☐ Somewhat easy
☐ Somewhat difficult
☐ Very difficult

26. How useful was the information the VPA website? Mark ☐ ONE choice.

☐ Very useful
☐ Somewhat useful
☐ Somewhat useless
☐ Very useless

27. Are there any additional comments you would like to make about your disability retirement experiences?
Please enter response here.

Thank you. Thank you for taking the time to complete this questionnaire. Your assistance is very much appreciated.

Please. Please return your completed questionnaire in the pre-paid envelope provided to:

Questions? If you have questions about this survey, please call Becky Reeb, PERSI Communications Manager, at (208) 287-9261. If you have other PERSI-related questions, call 1-800-451-8228 or visit www.persi.state.id.us.

PERSI
PO BOX 83720
Boise, ID 83707-9815

2. Choice Plan Loan Process Satisfaction Survey

Choice Plan 401(k) Loan Satisfaction Survey

You recently took a loan from your PERSI Choice Plan 401(k).

This is a brief survey about your experiences with the loan process. The results will be used to improve service for members statewide.

Your participation is voluntary and highly valued because you represent many other PERSI members. We will hold your responses in the strictest confidence.

Please answer each question and return the survey in the enclosed pre-addressed stamped envelope within two weeks. Thank you for your time.



Public Employee Retirement System of Idaho

1. Consider all of your experiences with the Public Employee Retirement System of Idaho (PERSI). How satisfied or dissatisfied overall are you with PERSI? Mark ☐ ONE choice.

- ☐ Very satisfied
- ☐ Somewhat satisfied
- ☐ Neither satisfied nor dissatisfied
- ☐ Somewhat dissatisfied
- ☐ Very dissatisfied

2. Now, consider all of your experiences with PERSI throughout the entire Choice Plan 401(k) loan process. How satisfied or dissatisfied overall are you with the loan process? Mark ☐ ONE choice.

- ☐ Very satisfied
- ☐ Somewhat satisfied
- ☐ Neither satisfied nor dissatisfied
- ☐ Somewhat dissatisfied
- ☐ Very dissatisfied

3. Please describe why you feel that way about the loan process?
Please enter response here.

4. How many times did you contact PERSI staff regarding your Choice Plan loan?
Enter number in the space provided.

_____ times

5. How satisfied or dissatisfied are you with the assistance you received from PERSI staff? Mark ☐ ONE choice.

- ☐ Very satisfied
- ☐ Somewhat satisfied
- ☐ Neither satisfied nor dissatisfied
- ☐ Somewhat dissatisfied
- ☐ Very dissatisfied

6. How useful was the information you received from PERSI staff regarding your Choice Plan loan? Mark ☐ ONE choice.

- ☐ Very useful
- ☐ Somewhat useful
- ☐ Neither useful nor useless
- ☐ Somewhat useless
- ☐ Very useless

7. How many times did you contact Mellon staff regarding your Choice Plan loan?
Enter number in the space provided.

_____ times

8. How satisfied or dissatisfied are you with the assistance you received from Mellon staff? Mark ☐ ONE choice.

- ☐ Very satisfied
- ☐ Somewhat satisfied
- ☐ Neither satisfied nor dissatisfied
- ☐ Somewhat dissatisfied
- ☐ Very dissatisfied

9. How useful was the information you received from Mellon staff regarding your Choice Plan loan? Mark ☐ ONE choice.

- ☐ Very useful
- ☐ Somewhat useful
- ☐ Neither useful nor useless
- ☐ Somewhat useless
- ☐ Very useless

10. How easy was it to submit your Choice Plan loan request to Mellon?
Mark ☐ ONE choice.

- ☐ Very easy
- ☐ Somewhat easy
- ☐ Neither easy nor difficult
- ☐ Somewhat difficult
- ☐ Very difficult

11. How much time elapsed between the initiation of your Choice Plan loan with Mellon and its payment? Mark ☐ ONE choice.

- ☐ Within two weeks
- ☐ Within a month
- ☐ More than a month

12. Why did you take a Choice Plan Loan? Mark ☒ ALL boxes that apply

- ☐ Home improvement
- ☐ Vacation

- ☐ Education expenses
- ☐ Other. Please specify: _____

- ☐ Medical expenses

Please continue survey on other side



13. Which of the following best describes how frequently you access your Choice Plan account on the Internet? Mark ☐ ONE choice.
- ☐ Do not access account via Internet
 - ☐ Once a week
 - ☐ Once a month
 - ☐ Once every 6 months
 - ☐ Once a year
14. Which of the following best describes how frequently you access your Choice Plan account via the automated phone system? Mark ☐ ONE choice.
- ☐ Do not access account via phone
 - ☐ Once a week
 - ☐ Once a month
 - ☐ Once every 6 months
 - ☐ Once a year
15. If you have used both methods of acquiring your Choice Plan account information, could you describe why you prefer one method over the other? Please enter response here.

16. Did you initiate your loan via the Internet or by phone? Mark ☐ ONE choice.
- ☐ Internet
 - ☐ Phone
17. How easy was it to complete the loan process? Mark ☐ ONE choice.
- ☐ Very easy
 - ☐ Somewhat easy
 - ☐ Neither easy nor difficult
 - ☐ Somewhat difficult
 - ☐ Very difficult
18. Could you describe why you feel that way about the loan process? Please enter response here.

19. Have you read any additional material on Choice Plan loans? Mark ☐ ONE choice.
- ☐ Yes
 - ☐ No
- If NO, GO to Question 24
20. Which of the following resources did you use? Mark ☒ ALL boxes that apply
- ☐ PERSI Handbook
 - ☐ PERSI Website
 - ☐ Brochure
 - ☐ Some other source. Please specify in the space provided: _____
21. How easy was it to find the information you wanted? Mark ☐ ONE choice.
- ☐ Very easy
 - ☐ Somewhat easy
 - ☐ Somewhat difficult
 - ☐ Very difficult
22. How useful was the information you found? Mark ☐ ONE choice.
- ☐ Very useful
 - ☐ Somewhat useful
 - ☐ Neither useful nor useless
 - ☐ Somewhat useless
 - ☐ Very useless
23. What, if anything, would have made this information more useful? Please enter response here.

24. Are you contributing to your Choice Plan 401(k) while you are repaying your loan? Mark ☐ ONE choice.
- ☐ Yes
 - ☐ No
- If NO, GO to Question 26
25. What percent of pay do you contribute? Mark ☐ ONE choice.
- ☐ 1 - 2%
 - ☐ 3 - 4%
 - ☐ 5 - 6%
 - ☐ 7 - 8%
 - ☐ 9 - 10%
 - ☐ Over 10%
26. Once a loan is repaid, do you plan on contributing to the Choice Plan again? Mark ☐ ONE choice.
- ☐ Yes
 - ☐ No
 - ☐ Don't know

Thank you. Thank you for taking the time to complete this questionnaire. Your assistance is very much appreciated.

Please. Please return your completed questionnaire in the pre-paid envelope provided to: **PERSI**
PO BOX 83720
Boise, ID 83707-9815

Questions? If you have questions about this survey, please call Becky Reeb, PERSI Communications Manager, at (208) 287-9261.
If you have other PERSI-related questions, call 1-800-451-8228 or visit www.persi.state.id.us.

3. Retirement Satisfaction Survey

Retirement Satisfaction Survey

Congratulations on your recent retirement.

This is a brief survey about your experiences with the retirement process. The results will be used to improve service for all members statewide.

Your participation is voluntary and highly valued because you represent many other PERSI members. We will hold your responses in the strictest confidence.

Please answer each question and return the survey in the enclosed pre-addressed stamped envelope within two weeks. Thank you for your time.



PERSI

Public Employee Retirement System of Idaho

1. Consider all of your experiences with the Public Employee Retirement System of Idaho (PERSI). How satisfied or dissatisfied overall are you with PERSI?
Mark ☐ ONE choice.
 - ☐ Very satisfied
 - ☐ Somewhat satisfied
 - ☐ Neither satisfied nor dissatisfied
 - ☐ Somewhat dissatisfied
 - ☐ Very dissatisfied
2. Now, consider your experiences with PERSI throughout the entire retirement process. How satisfied or dissatisfied overall are you with the retirement process?
Mark ☐ ONE choice.
 - ☐ Very satisfied
 - ☐ Somewhat satisfied
 - ☐ Neither satisfied nor dissatisfied
 - ☐ Somewhat dissatisfied
 - ☐ Very dissatisfied
3. Please describe why you feel that way about the retirement process? Please enter response here.

4. How many times did you contact PERSI staff regarding your retirement? _____ times
Enter number in the space provided.
5. Did you request retirement estimates from PERSI? Mark ☐ ONE choice.
 - ☐ Yes
 - ☐ No IF NO, Go to Question 8
6. How many retirement estimates did you request? _____ estimates
Enter number in the space provided.
7. Over what time period did you request your retirement estimate(s)?
Mark ☐ ONE choice.
 - ☐ Within 3 months of retirement
 - ☐ Within 6 months of retirement
 - ☐ Within 1 year of retirement
 - ☐ Within 2 years of retirement
8. Did you receive retirement counseling from a PERSI Member Representative?
Mark ☐ ONE choice.
 - ☐ Yes
 - ☐ No IF NO, GO to Question 15
9. From which PERSI Member Representative did you receive counseling? _____
10. How did you contact the PERSI Member Representative? Mark ☐ ONE choice.
 - ☐ Phone
 - ☐ In-person
 - ☐ E-mail
11. If contacted in person, approximately how long did you meet with the PERSI Member Representative? Enter minutes in the space provided. _____ minutes
12. How satisfied are you with the retirement counseling you received?
Mark ☐ ONE choice.
 - ☐ Very satisfied
 - ☐ Somewhat satisfied
 - ☐ Neither satisfied nor dissatisfied
 - ☐ Somewhat dissatisfied
 - ☐ Very dissatisfied
13. How useful was the information provided by the PERSI Representative in planning for your retirement? Mark ☐ ONE choice.
 - ☐ Very useful
 - ☐ Somewhat useful
 - ☐ Somewhat useless
 - ☐ Very useless
14. Did you delay retirement at all based on the information you received from the PERSI Representative? Mark ☐ ONE choice.
 - ☐ Yes
 - ☐ No
15. How confident are you that you understood all of the retirement options available?
Mark ☐ ONE choice.
 - ☐ Very confident
 - ☐ Confident
 - ☐ Somewhat confident
 - ☐ Not at all confident
16. Why did you choose the retirement option that you did? Mark ☒ ALL boxes that apply.
 - ☐ Advice from financial planner.
 - ☐ To care for spouse after my death.
 - ☐ Spouse has other income.
 - ☐ Stable money over time.
 - ☐ I wanted the most money.
 - ☐ I wanted money earlier.
 - ☐ Other. Please specify: _____
17. How easy was it to complete your retirement application?
Mark ☐ ONE choice.
 - ☐ Very easy
 - ☐ Somewhat easy
 - ☐ Neither easy nor difficult
 - ☐ Somewhat difficult
 - ☐ Very difficult
18. Can you please describe why you feel that way about the retirement application?
Please enter response here.

Please continue survey on other side

19. Did you read any additional information provided by PERSI about the retirement process and options? Mark ☐ ONE choice. ☐ Yes ☐ No IF NO, GO to Question 23

20. Where did you read this PERSI retirement information? Mark ☒ ALL boxes that apply.
☐ Retirement brochure ☐ PERSI Handbook ☐ PERSI Website
☐ Other. Please specify: _____

21. How useful was this information? Mark ☐ ONE choice. ☐ Very useful
☐ Somewhat useful
☐ Somewhat useless
☐ Very useless

22. What, if anything, could have been improved? Please enter response here.

23. Did you attend a PERSI 505 Pre-Retirement Workshop? Mark ☐ ONE choice. ☐ Yes ☐ No IF NO, GO to Question 28

24. How long before your retirement did you attend the workshop? Mark ☐ ONE choice. ☐ Within six months
☐ Within a year
☐ Within two years
☐ Within three years or more

25. How useful was the information provided in the workshop for your retirement planning? Mark ☐ ONE choice. ☐ Very useful
☐ Somewhat useful
☐ Somewhat useless
☐ Very useless

26. Can you please describe why you feel that way about the workshop?
 Please enter response here.

27. Did you delay retirement at all based on the information you received in the workshop? Mark ☐ ONE choice. ☐ Yes ☐ No

28. Why did you decide to retire at this time? Mark ☒ ALL boxes that apply.
☐ Financially able to ☐ To start a different career ☐ Medical reasons
☐ Burned out ☐ ERIP
☐ Other. Please specify: _____

29. How confident are you that you will have enough monthly income to live comfortably throughout your retirement. Mark ☐ ONE choice. ☐ Very confident
☐ Somewhat confident
☐ Neither confident nor unsure
☐ Somewhat unsure
☐ Very unsure

30. What other sources of income will you have in retirement? Mark ☒ ALL boxes that apply.
☐ Social Security ☐ Another pension ☐ 401k Choice Plan
☐ 457 Deferred Compensation ☐ 403b ☐ IRA
☐ Work ☐ Some other source. Please specify: _____

31. Do you plan on working in retirement? Mark ☐ ONE choice. ☐ Yes ☐ No IF NO, GO to Question 36

32. Do you plan on working full-time or part-time? Mark ☐ ONE choice. ☐ Full-time
☐ Part-time
☐ Don't know

33. Do you plan on working in the public or private sector? Mark ☐ ONE choice. ☐ Public ☐ Private IF Private only, GO to Question 36
☐ Both

34. If returning to public employment, why are you retiring instead of continuing to build your PERSI account? Please enter response here.

35. If returning to public employment, were you aware that the IRS requires a 90-day break before returning to the same employer? Mark ☐ ONE choice. ☐ Yes ☐ No

36. Are there any additional comments you would like to make about your PERSI retirement?
 Please enter response here.

Thank you. Thank you for taking the time to complete this questionnaire. Your assistance is very much appreciated.

Please. Please return your completed questionnaire in the pre-paid envelope provided to:

Questions? If you have questions about this survey, please call Becky Reeb, PERSI Communications Manager, at (208) 287-9261. If you have other PERSI-related questions, call 1-800-451-8228 or visit www.persi.state.id.us.

PERSI
 PO BOX 83720
 Boise, ID 83707-9815

4. Choice Plan Rollover Satisfaction Survey

Choice Plan 401(k) Rollover Satisfaction Survey

You recently made a rollover into your PERSI Choice Plan 401(k).

This is a brief survey about your experiences with the rollover process. The results will be used to improve service for members statewide.

Your participation is voluntary and highly valued because you represent many other PERSI members. We will hold your responses in the strictest confidence.

Please answer each question and return the survey in the enclosed pre-addressed stamped envelope within two weeks. Thank you for your time.



Public Employee Retirement System of Idaho

1. Consider all of your experiences with the Public Employee Retirement System of Idaho (PERSI). How satisfied or dissatisfied overall are you with PERSI?
Mark ☐ ONE choice.
 - ☐ Very satisfied
 - ☐ Somewhat satisfied
 - ☐ Neither satisfied nor dissatisfied
 - ☐ Somewhat dissatisfied
 - ☐ Very dissatisfied
2. Now, consider all of your experiences with PERSI regarding your Choice Plan rollover. How satisfied or dissatisfied overall are you with the rollover process?
Mark ☐ ONE choice.
 - ☐ Very satisfied
 - ☐ Somewhat satisfied
 - ☐ Neither satisfied nor dissatisfied
 - ☐ Somewhat dissatisfied
 - ☐ Very dissatisfied
3. Please describe why you feel that way about the rollover process?
Please enter response here.

4. How many times did you contact PERSI staff regarding your Choice Plan rollover?
Enter number in the space provided. _____ times
 - ☐ Very satisfied
 - ☐ Somewhat satisfied
 - ☐ Neither satisfied nor dissatisfied
 - ☐ Somewhat dissatisfied
 - ☐ Very dissatisfied
5. How satisfied or dissatisfied are you with the assistance you received from PERSI staff? Mark ☐ ONE choice.
 - ☐ Very useful
 - ☐ Somewhat useful
 - ☐ Neither useful nor useless
 - ☐ Somewhat useless
 - ☐ Very useless
6. How useful was the information you received from PERSI staff regarding your Choice Plan rollover? Mark ☐ ONE choice.
 - ☐ Very useful
 - ☐ Somewhat useful
 - ☐ Neither useful nor useless
 - ☐ Somewhat useless
 - ☐ Very useless
7. How many times did you contact Mellon staff regarding your Choice Plan rollover?
Enter number in the space provided. _____ times
 - ☐ Very satisfied
 - ☐ Somewhat satisfied
 - ☐ Neither satisfied nor dissatisfied
 - ☐ Somewhat dissatisfied
 - ☐ Very dissatisfied
8. How satisfied or dissatisfied are you with the assistance you received from Mellon staff? Mark ☐ ONE choice.
 - ☐ Very useful
 - ☐ Somewhat useful
 - ☐ Neither useful nor useless
 - ☐ Somewhat useless
 - ☐ Very useless
9. How useful was the information you received from Mellon staff regarding your Choice Plan rollover? Mark ☐ ONE choice.
 - ☐ Very useful
 - ☐ Somewhat useful
 - ☐ Neither useful nor useless
 - ☐ Somewhat useless
 - ☐ Very useless
10. From where did you roll your money?
Please enter response here. Name of Previous Plan: _____
11. How many times did you contact the previous plan's staff regarding your Choice Plan rollover? Enter number in the space provided. _____ times
 - ☐ Very satisfied
 - ☐ Somewhat satisfied
 - ☐ Neither satisfied nor dissatisfied
 - ☐ Somewhat dissatisfied
 - ☐ Very dissatisfied
12. How satisfied or dissatisfied are you with the assistance you received from the previous plan's staff? Mark ☐ ONE choice.
 - ☐ Very satisfied
 - ☐ Somewhat satisfied
 - ☐ Neither satisfied nor dissatisfied
 - ☐ Somewhat dissatisfied
 - ☐ Very dissatisfied

Please continue survey on other side



13. Did you encounter any problems in the rollover process? Mark ☐ ONE choice. ☐ Yes ☐ No If NO, GO to Question 15

14. If so, could you describe the nature of the problem you encountered? Please enter response here.

15. Which of the following best describes how frequently you access your Choice Plan account on the Internet? Mark ☐ ONE choice.

- ☐ Do not access account via Internet
- ☐ Once a week
- ☐ Once a month
- ☐ Once every 6 months
- ☐ Once a year

16. Which of the following best describes how frequently you access your Choice Plan account via the automated phone system? Mark ☐ ONE choice.

- ☐ Do not access account via phone
- ☐ Once a week
- ☐ Once a month
- ☐ Once every 6 months
- ☐ Once a year

17. If you have used both methods of acquiring your Choice Plan account information, could you describe why you prefer one method over the other? Please enter response here.

18. Have you read any additional material on Choice Plan 401(k) rollovers? Mark ☐ ONE choice.

- ☐ Yes
- ☐ No If NO, GO to Question 23

19. Which of the following resources did you use? Mark ☒ ALL boxes that apply

- ☐ PERSI Handbook
- ☐ PERSI Website
- ☐ Brochure
- ☐ Some other source. Please specify: _____

20. How easy was it to find the information you wanted? Mark ☐ ONE choice.

- ☐ Very easy
- ☐ Somewhat easy
- ☐ Somewhat difficult
- ☐ Very difficult

21. How useful was the information you found? Mark ☐ ONE choice.

- ☐ Very useful
- ☐ Somewhat useful
- ☐ Neither useful nor useless
- ☐ Somewhat useless
- ☐ Very useless

22. What, if anything, would have made this information more useful? Please enter response here.

23. Do you regularly contribute to your Choice Plan 401(k)? Mark ☐ ONE choice.

- ☐ Yes
- ☐ No If NO, GO to Question 25

24. What percent of pay do you contribute? Mark ☐ ONE choice.

- ☐ 1 - 2%
- ☐ 3 - 4%
- ☐ 5 - 6%
- ☐ 7 - 8%
- ☐ 9 - 10%
- ☐ Over 10%

25. Why did you decide to roll your money into the Choice Plan 401(k)? Mark ☒ ALL boxes that apply

- ☐ No / low fees
- ☐ I trust PERSI
- ☐ Good investment options
- ☐ To have money all in one place
- ☐ Other. Please specify: _____

Thank you. Thank you for taking the time to complete this questionnaire. Your assistance is very much appreciated.

Please. Please return your completed questionnaire in the pre-paid envelope provided to: **PERSI**
PO BOX 83720
Boise, ID 83707-9815

Questions? If you have questions about this survey, please call Becky Reeb, PERSI Communications Manager, at (208) 287-9261.
If you have other PERSI-related questions, call 1-800-451-8228 or visit www.persi.state.id.us.

5. Separation Benefit Satisfaction Survey

Separation Benefit Satisfaction Survey

You recently received a separation benefit payment of your PERSI Base Plan account.

This is a brief survey about your experiences with the separation benefit process. The results will be used to improve service to our members.

Your participation is voluntary and highly valued because you represent many other PERSI members. We will hold your responses in the strictest confidence.

Please answer each question and return the survey in the enclosed pre-addressed stamped envelope within two weeks. Thank you for your time.



Public Employee Retirement System of Idaho

1. Consider all of your experiences with the Public Employee Retirement System of Idaho (PERSI). How satisfied or dissatisfied overall are you with PERSI?
Mark ☐ ONE choice.
 - ☐ Very satisfied
 - ☐ Somewhat satisfied
 - ☐ Neither satisfied nor dissatisfied
 - ☐ Somewhat dissatisfied
 - ☐ Very dissatisfied
2. Now, consider your experiences with PERSI throughout the entire separation benefit process. How satisfied or dissatisfied overall are you with separation process?
Mark ☐ ONE choice.
 - ☐ Very satisfied
 - ☐ Somewhat satisfied
 - ☐ Neither satisfied nor dissatisfied
 - ☐ Somewhat dissatisfied
 - ☐ Very dissatisfied
3. Please describe why you feel that way about the separation process? Please enter response here.

4. Did you speak with a PERSI staff member about your separation benefit?
Mark ☐ ONE choice.
 - ☐ Yes
 - ☐ No If NO, GO to Question 8
5. If so, how satisfied or dissatisfied were you with their service?
Mark ☐ ONE choice.
 - ☐ Very satisfied
 - ☐ Somewhat satisfied
 - ☐ Neither satisfied nor dissatisfied
 - ☐ Somewhat dissatisfied
 - ☐ Very dissatisfied
6. Did they adequately explain the process and timing of your request?
Mark ☐ ONE choice.
 - ☐ Yes
 - ☐ No
 - ☐ Don't know
7. How many times did you contact PERSI staff regarding your separation benefit?
Enter number in the space provided. _____ times
8. How much time elapsed between the initiation of your separation request with PERSI and its payment? Mark ☐ ONE choice.
 - ☐ Within two weeks
 - ☐ Within a month
 - ☐ Within two months
 - ☐ More than two months
9. How easy was it to complete the separation benefit form? Mark ☐ ONE choice.
 - ☐ Very easy
 - ☐ Somewhat easy
 - ☐ Somewhat difficult
 - ☐ Very difficult
10. What, if anything, could be done to make the form easier?
Please enter response here.

11. Did you read the informational page attached to the form? Mark ☐ ONE choice.
 - ☐ Yes
 - ☐ No If NO, GO to Question 14
12. How useful was the informational page? Mark ☐ ONE choice.
 - ☐ Very useful
 - ☐ Somewhat useful
 - ☐ Somewhat useless
 - ☐ Very useless
13. What, if anything, could have been explained better?
Please enter response here.

Please continue survey on other side



14. Have you read any additional PERSI information on separation benefits to help you understand the process and your choices? Mark ☐ ONE choice. ☐ Yes ☐ No IF NO, GO to Question 18
15. What separation-related information did you read? Mark ☒ ALL boxes that apply.
☐ Brochure ☐ Handbook ☐ PERSI Website ☐ Information sheet included with form
☐ Other. Please specify: _____
16. How useful was this information? Mark ☐ ONE choice. ☐ Very useful
☐ Somewhat useful
☐ Somewhat useless
☐ Very useless
17. What, if anything, could have been explained better? Please enter response here.

18. Did your employer tell you that you had to withdraw your funds? Mark ☐ ONE choice. ☐ Yes ☐ No
19. How many years of PERSI service did you have? Enter number in the space provided. _____ years If less than 3 years, GO to Question 22
20. If you had more than three years of service, did you know that you could leave your money in PERSI? Mark ☐ ONE choice. ☐ Yes ☐ No
21. If you have more than five years of service, were you advised by PERSI staff that you may have been vested to a more valuable lifetime retirement benefit? Mark ☐ ONE choice. ☐ Yes ☐ No

22. Why did you choose to withdraw your money from PERSI? Mark ☒ ALL boxes that apply.
☐ Needed the money ☐ 3-year rule ☐ Did not know I could leave it in ☐ Divorce Segregation
☐ Moving ☐ Roll to 401(k) ☐ Roll to IRA or other savings plan
☐ Other. Please specify: _____
23. Do you understand the tax consequences of taking your money out early? Mark ☐ ONE choice. ☐ Yes ☐ No
24. Do you plan on returning to public employment? Mark ☐ ONE choice. ☐ Yes ☐ No ☐ Don't know If NO, GO to Q27
25. When do you plan on returning to public employment? Mark ☐ ONE choice. ☐ Within six months
☐ Within a year
☐ Within two years
☐ Within three years or more
26. Would this work be full-time or part-time? Mark ☐ ONE choice. ☐ Full-time
☐ Part-time
☐ Don't know

27. Are there any additional comments you would like to make about PERSI's separation benefit process? Please enter response here.

Thank you.

Thank you for taking the time to complete this questionnaire. Your assistance is very much appreciated.

Please.

Please return your completed questionnaire in the pre-paid envelope provided to:

PERSI
 PO BOX 83720
 Boise, ID 83707-9815

Questions?

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